

**FACTS****WHAT DOES PRIVATE MORTGAGE ADVISORS, LLC (NMLS# 460151) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ credit scores and credit history</li> <li>▪ account balances and payment history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Private Mortgage Advisors, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Private Mortgage Advisors share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

<b>To limit direct marketing</b>	<p><b>Mail the form on Page 3</b></p> <p><b>Please note:</b> A Do Not Call election is effective for five years (or while you are an active customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements or when you visit us online. You may also be contacted to service your account or participate in surveys.</p>
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<b>Questions?</b>	Call 1-657-269-4370
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Who we are	
<b>Who is providing this notice?</b>	Private Mortgage Advisors, LLC 390 Diablo Road, Suite 100 Danville, CA 94526
What we do	
<b>How does Private Mortgage Advisors, LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Only authorized employees are allowed access to your information when needed to complete their work. Any company we work with is required to have safeguards to protect customer information.
<b>How does Private Mortgage Advisors, LLC collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ apply for a loan or give us your income information</li> <li>▪ provide account information or provide employment information</li> <li>▪ provide your mortgage information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include financial companies with common ownership or control such as Stearns Ventures, LLC and Stearns Lending, LLC</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Private Mortgage Advisors, LLC does not share with nonaffiliates to market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Private Mortgage Advisors, LLC does not jointly market.</li> </ul>



**Do Not Call Policy:** This Privacy Policy constitutes Private Mortgage Advisors, LLC Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Private Mortgage Advisors, LLC maintains an internal Do Not Call preference list. Do Not Call requests will be honored within thirty (30) days and will be honored for at least five (5) years from the date of request. No telemarketing calls will be made by Private Mortgage Advisors, LLC or its employees to residential or cellular phone numbers that appear on the Private Mortgage Advisors, LLC Do Not Call List.

Mail-in Form

Mark any/all you want to limit:

Please place me on your Lender Do Not Call List

Name

Address

City, State, Zip

Loan #

**Mail to:**

COMPLIANCE DEPARTMENT  
750 State Hwy. 121 Bypass, Suite 250  
Lewisville, TX 75067

