



Privacy Policy Disclosure

(Protection of the Privacy of Personal Non-Public Information)

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

The Privacy Policy explains the Following:

- Protecting the confidentiality of your customer information.
- Who is covered by the Privacy Policy.
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out – how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purposes.

Who is Covered by the Privacy Policy:

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your address, employment information, income, and credit references.
- Your transaction with us, our affiliates, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your creditworthiness;
- Public sources. This information may include real estate records, employment records, tax liens, telephone, etc.

Information We Share:

We **may** disclose information we have about you as permitted by law. We **are required to or we may** provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.

- To protect against or prevent actual or potential fraud, unauthorized transactions, claims or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.
- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we **may** provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

Information We Do Not Share:

We **do not** provide information about you to our service providers to help us or them perform marketing services.

We **do not** provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so.

Opting Out

From time to time, we may send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, you may be interested in hearing about opportunities for investing with our company.

You may prohibit the sharing of application and third-party credit-related information within our company or any third-party company at any time. If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box or boxes below to indicate your privacy choices and return this form with your other loan disclosures, or mail the form to Dryden Capital, Inc., attn. Compliance; 1202 Grant Ave., Ste. B-1, Novato, CA 94945, or email to cindy@dryden-capital.com.

- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by me.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by email or other electronic means.
- Please do not contact me with offers of products or services by telephone.

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Borrower's Name

Co-Borrower's or Company Name (if applicable)

Address

Address

City, State, Zip

City, State, Zip

Phone# Loan#

Phone#

Borrower's Signature

Co-Borrower's Signature

Date

Date