



2035 Hogback Road, Ann Arbor, Michigan 48105
800-543-5600 • 734-677-3000 • Fax: 888-855-6625
www.ownerbuilderloan.com

HOME BUILDERS FINANCE INC. D.B.A. OWNER BUILDER LOAN SERVICES PRIVACY POLICY NOTICE

Our Privacy Policy is provided to help you understand how we protect your financial privacy.

Principles

Our Privacy Policy is guided by the following principles:

Information security is a priority.

One of our highest priorities is information security. We regularly review our security standards and practices to protect against unauthorized access to information.

Responsible use of information is beneficial.

Information you provide to us is important for assessing and meeting your credit needs.

Information flow and privacy are a balance.

We must meet your expectations for privacy while still managing information to conduct our business and serve you. Information must be shared to fulfill your requests, deliver products and services, administer and update accounts, reduce fraud and other risks, and to comply with laws and regulations.

Information Covered by this Policy.

Our Policy applies to all personally identifiable financial information about you that is obtained by Home Builders Finance, Inc. D.B.A. Owner Builder Loan Services in connection with providing a consumer financial product or service for personal, family or household purposes. Our Policy will continue to cover information we may collect about you during the course of our relationship as well as after the relationship has ended.



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Information Collection and Use

Home Builders Finance, Inc. D.B.A. Owner Builder Loan Services collects nonpublic personal information about you from the following sources:

- information we receive from you on applications or other forms, or in other ways when you visit us in person, over the phone, through the mail, or through our website;
- information we receive from your browser, when you visit our website and your browser interacts with us;
- information about your transactions with us or others; and
- information we receive from consumer reporting agencies

Information Sharing and Disclosure

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to pay off your loan(s) we will adhere to the privacy policies and practices as described in this notice.

Confidentiality and Security

Home Builders Finance, Inc. D.B.A. Owner Builder Loan Services restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Home Builders Finance, Inc. D.B.A. Owner Builder Loan Services maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.