# **FACTS**

# WHAT DOES Redwood Mortgage Corp. DO WITH YOUR PERSONAL INFORMATION?

## Why?

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.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

Social Security number
 Credit history
 Payment history
 and Income and Credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

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 **Redwood Mortgage Corp.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Redwood Mortgage Corp. share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 650-365-5341 or go to www.redwoodmortgage.com

Who we are			
Who is providing this notice?	Redwood Mortgage Corp.		
What we do			
How does Redwood Mortgage Corp. protect my personal information?	To protect your personal information from unauthorized accessand use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
How does Redwood Mortgage Corp. collect my personal information?	We collect your personal information, for example, when you  Apply for a loan Give us your contact information Give us your employment history Give us your income information Give us your wage statements	or or or	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  See Below		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Title and escrow companies, insurers, appraisers, mortgage servicing companies, banks, and securities broker-dealers.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Redwood Mortgage Corp. does not jointly market.		

### Other important information

**List of Affiliates** 

Redwood Mortgage Corp. Redwood Mortgage Investors VIII Redwood Mortgage Investors IX, LLC