

OUR SECURITY & PRIVACY PLEDGE

At GI Home Loans, we have dedicated ourselves to revolutionizing the home loan process and helping individuals use their home financing options as a tool to manage their financial lives. In that effort, we respect and protect the privacy of those who visit or use our website. When we collect information from you, we want you to know how it is used. To demonstrate our commitment to fair information practices, we have adopted leading industry privacy guidelines.

GI Home Loans does not share your personal information with outside companies for their promotional use.

Because of the financial nature of our business, our websites are not designed to appeal to children under the age of 13. Therefore, we don't knowingly attempt to solicit or receive any information from children.

OUR PHILOSOPHY AND PRACTICES

At GI Home Loans, we want you to be comfortable and confident when using our website. Therefore, we would like to share with you the following principles that govern our information practices and other privacy aspects of our website:

- We provide you notice of our website information practices.
- We tell you how and why we use Web technologies.
- We give you choices about how the personally identifiable information that you provide to us may be used.
- We provide you the opportunity to update or correct your personally identifiable information.
- We work to protect personally identifiable information from loss, misuse, or unauthorized alteration.
- We provide various ways for you to contact us about our information practices and other aspects of privacy.
- Download the GI Home Loans Guide to Protecting Your Privacy.

WE PROVIDE YOU NOTICE OF OUR website INFORMATION PRACTICES.

To maximize the value of our services, we may request information from you when you visit our websites. GI Home Loans does not share your personal information with outside companies for their promotional use.

Here is a description of the information we collect and how it is used:

Protecting Your Identity and Credit

Credit reporting agencies may share your information with other companies when you apply for a home loan. This may cause you to receive email or phone calls that you didn't ask for, offering credit cards, refinancing or other loan products.

You can stop these calls and emails by opting out of these prescreened credit offers. Simply call 619-395-0717 or visit www.gihomeloans.com.

- **Tools, Applications and Registration:** We provide a number of ways for you to explore your options for mortgages and loans, so you can determine which options may be the most desirable for you. You can engage a number of tools, planners, calculators and other interactive advisors, such as the online interviews, without providing us your identity. We will not ask you for personally identifiable information to use these features, and do not attribute the information that you provide to you as an individual.

However, if you want to exercise one or more of the loan options presented, we will ask you to register at the site and supply other identifying and supporting information needed to process your application.

By registering, you can save information such as loan interviews and applications for later review and update. When you register, you select a member ID name by which we will know you, choose a password and provide us an e-mail address. You use the member ID name and password to gain access to your loan application information, financial profile and/or customized rates. We use your contact information to provide you with alerts and updates regarding your loan status, which is part of the GI Home Loans service. GI Home Loans does not share your information with outside companies for their promotional use. We may, however, use it to send you communications and special offers on other products or services offered by GI Home Loans. If you do not want to receive this information you may opt-out during registration, within any future communications or by sending an e-mail to wecare@gihomeloans.com You may also call us at 619-395-0717 to change your contact preferences.

We may also supply the information you provide, on a strictly confidential basis, to service providers, such as title companies, appraisers, credit reporting services, etc., who assist us in qualifying, processing, closing and servicing your loan.

- **Credit Report:** By submitting a loan application or a request to be pre-qualified to us, you authorize us to share your credit report with our affiliates only to process your loan application.
- **Newsletters:** We provide you the opportunity to subscribe to e-mail newsletters and other e-mail communications. You may unsubscribe by following the instructions provided in each e-mail newsletter.
- **Interactive Help (Chat / PC to Phone):** You may initiate an online interactive discussion or PC to Phone communication with a GI Home Loans support professional to facilitate the completion of your loan application. We do not ask for any personally identifiable information to use this service; if you volunteer personally identifiable information, it will only be used to respond to your request. We maintain transcripts of chat sessions.

More on our general information practices.

- **Contests, Sweepstakes, and Surveys:** From time to time, we may offer you the option to participate in contests, sweepstakes, or surveys. If you would like to participate, we may ask you for contact information, preferences or other information. This information may be used to conduct research, improve our offerings, or contact you regarding home financing or award prizes. Our contests or sweepstakes may have separate rules and we will identify how the information that you supply will be used in each case.
- **Mandatory and Optional Information:** We identify what information is required to fulfill your request. If you chose not to provide mandatory information, we will not be able to provide you the service you are requesting.
- **E-mail Message Formatting:** When sending you e-mail we may use an image called a single-pixel GIF, that allows us to (1) format messages that best align with your computer's capabilities, and (2) determine whether you've opened an HTML e-mail. When you click on a link within an e-mail message, you will first pass through our server, and then are redirected onto the Internet. We use this data on an aggregate level to evaluate response rates to our e-mail messages and to determine which links are most useful to our customer base.
- **Within the GI Home Loans Family:** Within the GI Home Loans family, which includes our title company, Title Source, Inc., we may exchange customer information to fulfill your requests or to provide you with information about other products or services, if you have chosen to receive such communications.
- **Service Providers:** In some cases, we will employ or use service providers such as title companies, appraisers, consultants, and temporary workers, third party software developers, to complete a business process or provide a service on our behalf. For example, we may use service providers to enhance our website

technology, deliver products, or to send e-mails. When we employ service providers, we may need to share your personally identifiable information. Service providers are strictly prohibited from using your personally identifiable information for purposes other than to act on our behalf.

- **Service Alerts and Critical Notices:** Although we respect and honor the privacy preferences you have expressed, we may need to contact you to inform you of specific changes that may impact your ability to use this service or for other critical non-marketing purposes, such as bug alerts. We may also contact you to respond to your specific requests, to clarify the order information you provided to us, or to notify you of upcoming subscription expiration dates.
- **Change of Control:** Your personally identifiable information may be transferred in connection with a sale, merger, transfer, exchange or other disposition (whether of assets, stock or otherwise) of all or a portion of a business of GI Home Loans. You will have the opportunity to opt out of further secondary use of your information following any change of control.
- **Changes to Our Privacy Policy:** If we plan to make significant changes to any of our privacy policies or practices with respect to how we use personally identifiable information, we'll post those changes to the GI Home Loans website 30 days before they take effect.
- **Legal Disclosures:** In some cases we may disclose certain information to comply with a legal process, such as a court order, subpoena, search warrant, or law enforcement request.

WE WORK TO PROTECT PERSONALLY IDENTIFIABLE INFORMATION FROM LOSS, MISUSE, OR UNAUTHORIZED ALTERATION.

We employ industry recognized security safeguards to help protect the personally identifiable information that you have provided to us from loss, misuse, or unauthorized alteration. All data sent to “GI Home” Loans is protected with technology that enables encryption of your data. We use:

- **Secure Socket Layer (SSL):** The GI Home Loans Web server supports the Secure Socket Layer (SSL) transaction protocol originally developed by Netscape and now largely accepted as an industry standard. The purpose of this encryption protocol is to keep confidential the information passed back and forth between a Web server and its users.
- **128-Bit Domestic Grade Strong Encryption:** GI Home Loans uses 128-Bit Domestic Grade Strong Encryption, the most powerful encryption commercially available for Internet products. (However, be aware that if you are using a 40-bit browser, your encryption level, while secure, is not the highest level available. United States and Canadian citizens can download free 128-bit browsers from [Mozilla](#), [Apple](#), or [Microsoft](#).)

We work to protect personally identifiable information stored on the site's servers from unauthorized access using industry standard computer security products, such as firewalls, as well as carefully developed security procedures and practices. All employees must review and sign a written statement of these practices which include limiting access to sensitive information to only those employees who require the information and enforcing strict password protocols for all employees. In addition, a username, member ID name and password are required for you to use, view or change application or interview information. We use both internal and external resources to review the adequacy of our security measures on a regular basis.

WE TELL YOU HOW AND WHY WE USE WEB TECHNOLOGIES.

Here is how and why we use some common Web technologies to help manage our websites:

- **Cookies:** A "cookie" is a small piece of information that our website may provide to your browser while you are at our sites. The GI Home Loans website supplies your browser with cookies that contain a unique identifier used to better understand website usage in the aggregate and on an individual level so we know what areas of our site users prefer (e.g., based on the number of visits to those areas). This is done through a tracking utility that allows us, for example, to reconstruct activity from a session or by a user, for troubleshooting and issue resolution purposes. GI Home Loans may also employ service providers to help us collect and understand our website usage data.

When periodic surveys are presented to website visitors, cookies are used to prevent issuing multiple invitations to the same individual.

If you are a registered member on the GI Home Loans website, you will receive a cookie when you login. This cookie is maintained by your browser and contains your identifier. This cookie is also used to authenticate your identity and provide you with access to areas of our website that are limited to registered members, such as those that allow you to view and manage your personal profile.

Additionally, GI Home Loans service providers that serve ads on affiliate and/or advertiser websites may assign different cookies and small graphical images called single-pixel GIFs or web beacons, to your browser to track the effectiveness of GI Home Loans advertising on other websites and your involvement with GI Home Loans. For example, as part of the GI Home Loans affiliate programs, our service providers use cookies and web beacons to determine when affiliate program members have referred a customer to GI Home Loans via a link on their website. The GI Home Loans website also sets a temporary cookie that contains a unique, anonymous identifier that is provided to the service provider to ensure that each referral is only counted once. This cookie is not linked to a customer's personal information. The cookies and web beacons are necessary to ensure that affiliate program members are appropriately credited for their referrals. Service providers report data in the aggregate and do not link it to individual customer information. GI Home Loans may also employ service providers who may assign cookies or web beacons to your browser to assist us in collecting website usage data such as your IP address, session ID, URL and demographic information such as your zip code. The collection of data may include personally identifiable information. We do not track URLs that you type into your browser, nor do we track you across the Internet once you leave our site.

If you simply want to browse, you do not have to accept cookies from our site. Should you decide, however, that you would like to register and sign in to special areas of the website and you have modified your browser settings not to accept cookies, you will need to re-set your browser to accept the cookies that we send. Otherwise, you won't be able to participate in certain areas of the website. Most browsers are defaulted to accept and maintain cookies.

If you wish to remove cookies provided by "GI Home" Loans, from your browser, you may learn how to do so by calling our offices. Since most browsers are defaulted to accept and maintain cookies, you will most likely have to set your browser to reject new cookies or to disable them altogether, in order to avoid receiving future cookies from the GI Home Loans website. Please note that if you choose to reject or disable cookies, your access to certain areas within the GI Home Loans website may be limited.

- **Website Usage Data:** Our website tracks usage data, including, for example, your IP address, your browser type and version, which pages you view, which page, if any, linked you to our site, and which link, if any, you follow off of our site. We use this data in the aggregate and on an individual level to better understand website activity to improve our site offerings, to reconstruct activity from a session or by a user, for troubleshooting and issue resolution purposes. We may also use this data to provide you a more personalized website experience, assistance with technical support questions, and to send you special offers, product and service updates, or other promotional materials that are relevant and tailored to your interests. If you do not want to receive these offers or promotions, simply indicate your contact preferences during the registration process, within any future communications or by sending an e-mail to wecare@gihomeloans.com. You may also call our offices to change your contact preferences. We do not share your information with outside companies for their promotional use. We do not track URLs that you type into your browser, nor do we track you across the Internet once you leave our site.

WE GIVE YOU CHOICES ABOUT HOW THE PERSONALLY IDENTIFIABLE INFORMATION THAT YOU PROVIDE TO US MAY BE USED.

We give you the opportunity to control the use of your personal information for purposes other than to fulfill your request or as is required to process, close and subsequently service your loan. For example, on occasion we may use your contact information to send you promotional communications about GI Home Loans products. If you do not wish to receive such communications, you may specify your contact preferences during the information collection process or you may call our offices at 619-395-0717 or send an e-mail to optout@gihomeloans.com.

WE PROVIDE YOU THE OPPORTUNITY TO UPDATE OR CORRECT YOUR PERSONALLY IDENTIFIABLE INFORMATION.

We provide you the opportunity to update or correct the contact and loan application information that you have provided to us. You may review and update information stored in your application online until you submit your application. Once you have submitted your application, you may only change the information by directly contacting our mortgage hotline at 619-395-0717 or e-mailing us at wecare@gihomeloans.com.

WE PROVIDE VARIOUS WAYS FOR YOU TO CONTACT US ABOUT OUR INFORMATION PRACTICES AND OTHER ASPECTS OF PRIVACY.

Questions regarding the GI Home Loans website's privacy statement, our online privacy policy, our information practices or other aspects of privacy on our websites, should be directed to us by e-mail to wecare@gihomeloans.com or write to us at GI Home Loans 1392 East Palomar Street, Suite 403-215, Chula Vista, CA 91913. You may call our mortgage hotline at 619-395-0717.