

This is the current 2007 Privacy Policy and replaces any other Privacy Policy you may have been provided with respect to this loan application.

Privacy Policy Keeping Your Information Safe and Secure

Lender Name: Homeservices Lending, LLC Series A, dba Academy Financial Services

You can count on us to provide you with the responsive, professional service you deserve, and to protect your privacy and security along the way.

This document outlines the Privacy Policy, which describes how we use and protect your customer information. We believe that protecting your privacy is an integral part of the customer service we provide to you. This is the reason why we do not share customer information with outside parties who may wish to market their products to you.

We value your relationship...and we work diligently every day to honor the trust you place in us. Thank you for banking with us.

Highlights of Our Commitment to You

- **We do not sell customer information to third parties.**
- **We do not share customer information with outside parties who may wish to market their products to you.** You do not have to take any action or instruct us to keep your information confidential. We will protect your privacy automatically.
- **We safeguard your customer information carefully.** You have choices about how your information may be shared and used. We have made it easy to communicate your privacy preference to us. See the "You Have Choices" response form in the next pages for details.
- **We are committed to protecting your customer information in every transaction, at every level of our organization.** For this purpose, we have designed procedures, standards and technology, which are described in this brochure.
- **We are committed to helping you protect your privacy every day.** In this document, you'll find tips to help you protect yourself from identity theft, and limit direct marketing from outside companies.

Please see the next page for more information about our Privacy Policy, and the steps we take to protect your customer information.

How We Protect and Use Customer Information

1. **We begin by safeguarding the security and integrity of customer information.** We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. For example:
 - We limit employee access to customer information to those who have a business reason to know this information. Employees are required to honor our code of conduct, which includes standards to protect customer confidentiality. They are subject to disciplinary action if they fail to do so.
 - We maintain policies and procedures covering the proper physical security of workplaces and records.
 - Our physical, electronic, and procedural safeguards meet or exceed federal standards regarding the protection of customer information.
 - We require independent contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.
 - We use technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.
2. **We collect and maintain customer information as part of servicing your account and your customer relationship.** In the course of serving you, we collect information about you from a variety of sources, such as:
 - Information you provide to us on applications or forms, such as your income and accounts with others;

- Information we receive from an outside company, such as a credit bureau, regarding your credit history or employment status; or
 - Information about your transactions or experiences with companies affiliated with us.
3. **The customer information we collect is used to serve your accounts and meet your financial needs.** Information may be used internally, as well as with authorized third parties (described in section 4), for a number of purposes, such as:
- **To protect your accounts** from unauthorized access or identity theft.
 - **To process your requests** such as loan applications, purchases, and ATM withdrawals.
 - **To service your accounts** by issuing checks, ATM cards, and account statements.
 - **To keep you informed** about financial services of interest to you.

4. **We do not share information with outside parties who may wish to market their products to you.** We may disclose the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf, including:

- Companies that perform support services for us, such as data processors, technical systems consultants and programmers, check printers, or companies that help us market our products and services to you. We may also share certain information with companies that help us conduct surveys or marketing research.

There are other situations when we may disclose to third parties the customer information we collect as permitted or required by law. Third parties could include government entities, courts or other entities (in response to subpoenas and other legal processes), and those with whom you have requested us to share information.

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

It is important to note that we do not share customer information with other companies for the purpose of marketing their products to you, unless you specifically request in advance that we do so. It is not necessary for you to instruct us not to share information with these outside companies, because we will automatically keep your information confidential.

5. **Within our organization, we share information so that we can work together to serve you.** We may disclose all of the information we collect, as described above, with our affiliated companies, including:
- Our administrative and service units which, for example, service your accounts or prepare your account statements.
 - Affiliated companies that provide financial and other services. These include consumer bankers, mortgage lenders, consumer lenders, securities broker-dealers, insurance agencies, and real estate brokerage companies. By law, information that help us identify you or is derived from your transactions and experiences with us may be shared among affiliated companies (a) for purposes other than direct marketing, and (b) unless you instruct us otherwise, for direct marketing purposes. You can instruct us not to share other personal financial information about you with affiliated companies. In addition, if you select that option, we will not share any information about you with our affiliates for direct marketing purposes. Indicate your preference on the attached “You Have Choices” response form and return it to us at any time.
6. **Important contact information for current customers.**
- Please note that if you choose not to receive solicitations by mail or telephone, you may continue to receive marketing information by mail about your existing

accounts or receive survey calls. Marketing information may be included in regular account mailings and statements, when you visit us at an ATM.

7. Trust Accounts, State Laws

Trust accounts, for which we or our affiliates are the trustee, are protected under special rules of confidentiality, and trust account information is not shared for marketing purposes without specific consent. Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.

You Have Choices

We do not sell customer information or share it with outside third parties who may wish to market their products to you. We will protect your privacy automatically.

If you choose to express a privacy preference (information sharing, or solicitation preference), it will remain in effect as long as you are a customer. If you have already recorded a privacy preference with us, there is no need to do so again. You may change your instructions at any time in the future.

How to Communicate a Preference to Us

- Call us at 1-866-599-9159.
- Mail this response form to:
Operations Center
MAC #N9777-111
P.O. Box 5277
Sioux Falls, SD 57117-5277

Your Choices

We may share information about you within our affiliated companies. However, you may instruct us not to share certain personal financial information as described in Section 5.

Do not share personal financial information about me other than my own transaction and experience information for any purpose and do not share any information about me for marketing purposes among affiliated companies.

If you are satisfied with the current level of information you receive from us, you do not need to change your solicitation preferences at this time. If you choose not to hear from us, you may not be notified about new services with us that may benefit you.

Please do not contact me for marketing purposes by:

Telephone Mail

Complete the Name and Address section below ONLY if you have checked one or more of the boxes above. If you have not indicated a preference, no action will be taken.

Please print _____ Date / /
(mm/dd/yyyy)

Name _____
Address _____

City _____ State _____ Zip _____

Phone number _____

Social Security Number/ Tax Identification Number:

(Recommended for processing).

Your preference will apply to all accounts linked to your Social Security Number. For joint accounts, any account holder may express a privacy preference on behalf of the other joint account holders.

Tips to Help You Protect Your Customer Information

Assistance to Victims of Identity Theft

If you suspect that someone has had unauthorized access to your account with us, or access to your personal identifying information such as your Social Security Number or credit card information, please call us immediately at so we can take action to protect you. Call us at **1-800-869-3557**.

In addition, you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC). To speak with a trained FTC telephone counselor, call toll-free at **1-877-IDTHEFT (1-877-438-4338)**. Or to enter information about your complaint into a secure FTC online database, sign onto **www.consumer.gov/idtheft**. The site also provides links to numerous consumer education materials.

Ways to Limit Direct Marketing You May Receive From Outside Sources

There are outside agencies and companies, including national consumer credit reporting agencies that compile mailing lists for purchase by marketers. You may wish to have your name removed from many of these lists by following the procedures outlined below.

Direct Marketing Association Member Companies

To remove your name from direct mail lists of members of the Direct Marketing Association (DMA), send a written request with your name, address, and Social Security Number (if it was included in the mailing you received) to the Direct Marketing Association. The DMA is responsible for notifying its members (i.e., the agencies and companies that compile mailing lists) that you want your name removed from the lists they sell. Your name and address remains in the DMA's consumer exclusion files for five years.

DMA Mail Preference Service

P.O. Box 643

Carmel, NY 10512

Or contact the Direct Marketing Association via their website at

www.dmaconsumers.org.

National Consumer Credit Reporting Agencies (Credit Bureaus)

If you want to reduce the number of credit offers you receive, contact the National Consumer Credit Reporting Agencies at **1-888/567-8688 (1-888-5-OPTOUT)**. Financial institutions and other companies provide information to the Credit Bureaus for credit verification, fraud control purposes, and prevention of identity theft. You may direct these agencies not to sell or share this information about you for marketing purposes.

You must register your own name and address with these organizations because they cannot process any requests from us. Be sure to include any variations of your name, address and other information that have appeared in mailings or telephone calls that you have received.

The policies and practices described in this document are subject to change, but we will communicate any significant changes to you as required by applicable law. The policies and practices described in this document replace all previous notices or statements regarding this subject.

Si usted desea una traducción completa en español de la Póliza de Privacidad de nuestra organización, por favor pida una copia en su sucursal local de nuestra organización o escriba a:

Operations Center

MAC #N9777-111

PO Box 5277

Sioux Falls SD 57117-5277

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