

PRIVACY NOTICE

Effective Date: JANUARY 1, 2016

This privacy notice discloses the privacy practices for PDMTG.com, Peoples Discount Mortgage Inc. and or Pac West Home Loans. This privacy notice applies solely to information collected by this website, except where stated otherwise. It will notify you of the following :

- What information we collect;
- With whom it is shared;
- How it can be corrected;
- How it is secured;
- How policy changes will be communicated; and
- How to address concerns over misuse of personal data.

Information Collection, Use, and Sharing

We collect and use information for business purposes, such as evaluating mortgage loan applications and processing transactions that you request.

Your personal information will only be retained for the purpose of providing you with our response to your query and will not be made available to any third party except as necessary to be disclosed to any related entity for the purpose intended or as required to be disclosed under law.

By submitting data on our website, the visitor is providing explicit consent to transmission of data collected on the website.

We treat data as confidential within our firm and require a strict adherence of all our employees to data protection and our confidentiality policies.

All visitors, however, should be aware that our website may contain links to other sites that are not governed by this or any other privacy statement.

We reserve the right to amend (that is, add to, delete or change) the terms of this Privacy Statement from time to time.

Your Access to and Control over Information

You may opt out of any future contacts from us at any time. You can do the following at any time by contacting us via the email address or phone number provided on our website:

- See what data we have about you, if any.
- Change/correct any data we have about you.
- Have us delete any data we have about you.
- Express any concern you have about our use of your data.

Security

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline.

Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (e.g. customer service or billing) are granted access to personally identifiable information. The computers/servers on which we store personally identifiable information are kept in a secure environment.

Notification of Changes

Periodically, we may revise our privacy policy, and will post the revised policy on our website so that you are always aware of our privacy policy and our practices regarding the collection and use of information. Use of personal information that we gather now is subject to our privacy policy in effect at the time of use. Please check this privacy policy periodically to inform yourself of any changes. At all times, you may view our current policy on our website or contact us as described above for a copy.

If you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 909 660-8333 or via info@pwhomeloans.com