

# Privacy & Terms of Use

## Privacy Policy

<b>Facts:</b>	What Does Manufactured Home Loans Do With Your Personal Information?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and Employment Information</li> <li>• Credit Scores and Credit History</li> <li>• Credit Card or Other Debt and Mortgage Rates and Payments</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share Customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customer’s personal information; the reasons Manufactured Home Loans chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Manufactured Home Loans Share?	Can You Limit This Sharing?
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<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No – Does not provide an Opt-Out</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>No – Does not provide an Opt-Out</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No – We Don’t Share</b>
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>No – We Don’t Share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>No – We Don’t Share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>No – We Don’t Share</b>

<b>Questions</b>	<b>Call: 888-762-1915 or go to <a href="http://www.manufacturedhomeloans-oregon.com">www.manufacturedhomeloans-oregon.com</a></b>
<b>Who We Are</b>	
<b>Who is providing this notice?</b>	Manufactured Home Loans a DBA of NW Homebuyers.net LLC
<b>What We Do</b>	

<p><b>How Does Manufactured Home Loans Protect My Information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p><b>How Does Manufactured Home Loans Collect My Information?</b></p>	<p>We collect your personal information for example, when you:</p> <ul style="list-style-type: none"> <li>• Apply for a loan or</li> <li>• Apply for financing or</li> <li>• Give us your income information or</li> <li>• Provide employment information or</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <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> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Manufactured Home Loans does not share with our affiliates.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Manufactured Home Loans does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated</p>

financial companies that together market financial products or services to you.

- Manufactured Home Loans does not jointly market.

#### Other Important Information

### **Legal Disclaimer**

INFORMATION ON THIS WEB SITE IS PROVIDED “AS IS” WITHOUT EITHER EXPRESS OR IMPLIED WARRANTY, or although it is believed accurate at time of posting, there may be some inaccurate, and/or out-of-date material. Manufactured Home Loans may make improvement and/or changes in products and services at anytime without notice.

Any comments or materials sent to Manufactured Home Loans shall not be considered confidential and may be used and distributed. Manufactured Home Loans makes no representations as to material found on Web Sites published by others which may be accessed through this site. Such information could be inaccurate, contain viruses, and present other problems for the user. Manufactured Home Loans will not be responsible even if notice of such had been received.