



BORROWER'S COPY

PROTECTING YOUR PRIVACY

OUR COMMITMENT TO YOU

At Crawford Real Estate Services, Inc. your privacy is most important to us and is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customers trust. We only collect and use the information we need to deliver the high level of customer service you have come to expect, including informing you about our products, services, and other opportunities that may be of benefit to you. We want you to know that we are totally committed to protecting your privacy. Please take a moment to review this notice and feel free to contact us with any questions. We look forward to continuing to earn your trust.

DEFINITIONS

We, our and **us** means Crawford Real Estate Services, Inc.

Non-Public Personal Information means information about you that we collect in connection with providing a financial product or service to you. Non-Public personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls. Ownership does not mean complete ownership, but means owning enough to have control.

A **non-affiliated third party** is a company that is not an affiliate of ours.

INFORMATION WE COLLECT

In order to administer our business and to offer you the array of financial products and services you need, we collect non-public personal information about you from the following sources:

Information we received from you on applications or other forms (such as your name, address, social security number, assets and income);

Information about your transactions with us, our affiliates, or others (such as you account balance, payment history, parties to transactions, and credit usage); and

Information we receive from a consumer-reporting agency (such as your credit-worthiness and credit history).

Initials _____



INFORMATION WE DISCLOSE

We do not disclose any non-public personal information about our customers or former customers to any non-affiliated third party, except as permitted by law. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

As permitted by law, we may disclose transaction information about you (for example your name, address, and facts about your transactions and experiences with us such as payment history) to our affiliate, a company providing financial services staffed with financial advisors and consultants so that you can be contacted from time to time to offer investment products and services that may be of interest to you.

DISCLOSURE AS PERMITTED BY LAW

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf, or to other financial institutions with which we have joint marketing agreements, and as permitted by law. Or, as permitted by law, we may report information about your transactions with us to credit reporting agencies or disclose information in connection with a subpoena or similar legal process.

INFORMATION SECURITY

We protect the confidentiality and security of your non-public personal information. The safekeeping of customer information is a priority at Crawford Real Estate Services, Inc. Access is restricted to only those employees who need to know that information to provide products or service to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

We value your business and hope you will remain with us for many years to come. If you ever have questions or concerns about the integrity of your account information – or any other aspect of our business operations – please do not hesitate to telephone or come in to talk to our staff. Or you may write to:

Crawford Real Estate Services, Inc.
1770 North Arrowhead Avenue
San Bernardino, Ca 92405
Telephone (800) 624 - 0399

This privacy notice is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information. This notice applies to consumers who are customers or former customers of Crawford Real Estate Services, Inc., or its affiliate(s).

By signing below, I hereby certify that I have received a copy of and read this Privacy Policy.

Signed

Date

Signed

Date