

HOUSE OF FINANCE, INC.
PRIVACY NOTICE & OPT OUT ELECTION FORM

Non-Public Personal Information We May Collect

We collect non-public personal information about you from the following sources:

1. Information we receive from you on your loan application, tax returns, and pay stubs.
2. Information we receive from a consumer reporting agency.
3. Information about your transactions with us, or others.

Non-Public Personal Information We May Disclose

We may disclose the following kinds of non-public personal information about you:

1. Information we receive from you on your loan application such as your name, address, number of children and their age, social security number, marital status, assets, income and liabilities, and employment.
2. Information about your transaction with us, such as your account balance, payment history, and parties to the transaction.
3. Information we receive from a consumer reporting agency, such as your creditworthiness, which shows how your payments habits has been, any judgment filed against you, and credit history.

Non-Public Information Disclosed As Permitted By Law

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may also disclose nonpublic personal information about you to nonaffiliated third parties, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of non-affiliated third parties:

1. Financial service providers, such as local banks, insurance agents, and other mortgage banks in the USA, and Collection Agencies.
2. Non-Financial Companies such as attorneys, escrow companies and consumer reporting agencies.

How We Protect Your Information

We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your information.

OPT OUT ELECTION FORM

If you wish us to stop sharing your information, please contact us by:

Calling us at 808-847-8493, or mail it to:

House Of Finance, Inc.
1810 N. King St., Hon., HI 96819

_____ Do not share information about me or any joint account holder with companies in your corporate family from my credit reports, financial or personal information from my applications, or information from other sources.

_____ Do not share information about me or any joint account holder with unrelated companies or persons so that they may offer their products or services to me or for other purposes.

Name _____

Address _____