

## **Privacy & Security Policies, Legal Notice, Terms of Use**

**Revised 10/31/16**

For customers of PLB Lending, LLC. concerning PLB Lending, LLC procedures, desktop and mobile products; below is information about how we collect, use, and share your information.

### **What is considered personal information?**

Personal Information means data that **identifies you and is associated with a specific person.**

### **Information We Collect**

PLB Lending, LLC collects many kinds of information in order to operate effectively and provide you the best products, services and experiences. We collect the information that you provide to us, such as all the documentation needed for a loan review. We also may get information from other companies or third parties. The type of information we collect may depend on the products you use and may include: name and contact information; your user name and password as it pertains to use of our website; payment and financial data; information that includes third party content and functionality.

### **How We Use Your Information**

PLB Lending, LLC uses the information we collect to operate our daily business of obtaining mortgage loans for borrowers.

### **Reasons Why We Share Personal Information**

Except as described in this statement, we will not, without your permission, sell, publish or share information you entrust to us that identifies you or any person.

We may share your personal information with vendors or affiliates working to provide a service for you as needed to complete any transaction, or provide any service you have requested or authorized, or when required by law or to respond to legal process.

We reserve the right, in our sole discretion, to share or disclose your personal information with law enforcement, government officials, and other regulatory agencies.

If PLB Lending, LLC is acquired by another company, or in the event of a merger, consolidation, change in control, transfer of substantial assets, reorganization, or liquidation, we may transfer, sell, or assign to third parties, information concerning your relationship with us, including, without limitation, personal information that you provide and other information concerning your relationship with us. Such third parties will assume responsibility for the personal information collected by us in connection with our business operations, or through our sites, and such third parties will assume the rights and obligations regarding such information as described in this privacy statement.

### **Security of Your Data**

PLB Lending, LLC takes the security of your data seriously. We use technical and administrative security measures such as firewalls, encryption techniques and authentication procedures, among others, to maintain the security of the online data. Greyhound Technologies is contracted through PLB Lending, LLC to maintain our systems and is monitored regularly.

### **Accessing Your Information**

PLB Lending, LLC will retain information as long as legally obligated. We may retain personal information to comply with law, prevent fraud, and as otherwise permitted by applicable law.

### **Communications Preferences**

We may send periodic product or service-related alerts, weekly summaries, notifications, newsletters, promotions, or other information via phone, e-mail, in-product messaging and text. We follow all state and federal regulations.

### **Where Your Data May Be Located**

All files are stored on premises for the duration determined applicable by state and or federal law. Typically, this is a 3-5 year period. Upon completion of timeframe the entire file is shredded.

## **EMAIL**

Email is an effective means of communicating with our customers, but due to its informal nature email may not actually represent the entire or final disposition of PLB Lending, LLC (and/or our affiliates and third parties) views or opinions, or the official business records of the company. Often times other practices are used to communicate effectively.

All emails, including any attachments are confidential. They are to be reviewed only by the intended recipient. If you receive an email in error, please know you are hereby obligated to delete and destroy any communication and notify the sender of the error and the information should at all times remain confidential.

Regular email is sent through the internet, which is an open network. While certain designated areas within our website have technologies to secure your data, please be aware that the internet is an open system and we cannot completely guarantee that all email transmissions are error free, secure, not corrupted, and virus free and that they won't be lost, delivered wrong, destroyed, delayed, or intercepted/decrypted by others.

In receiving and opening our emails, you agree that the terms and conditions stated herein shall apply to you and are incorporated by reference into the company email.

## **OPT OUT**

You may always choose to opt out of future emails by emailing [patty@plblending.com](mailto:patty@plblending.com)

## **Terms of Use**

You agree that use of our web site is subject to and governed by these terms of use.

You must be at least 18 years old to access the web site.

You will comply with and be bound to these terms of use as they appear on the web site each time you access and use the web site, and each use of the web site by you indicates and confirms your agreement to be bound to the terms of use.

These terms of use are a legally binding agreement between you and PLB Lending, LLC that will be enforceable against you.

You agree that you have the sole responsibility and liability for your use of the PLB Lending, LLC website and for maintaining all and any software, hardware, electrical power, internet services, and any other products or services that you may need to access the web site.

## **Link to Third Party Sites**

During your application/loan process you may receive emails or be directed to third party sites. At no time does PLB Lending, LLC encourage responding to these correspondences without investigating the use of the information. PLB Lending, LLC does not monitor these companies and you are communicating at your own risk with any unaffiliated parties. PLB Lending, LLC is not responsible for any information given to any third parties by you.

## **Limit of Liability**

You agree that under no circumstances will PLB Lending, LLC be liable to you or any person or any entity for damages or injury, including any direct, special or incidental consequences or punitive damages or any damages caused by injury caused by error, inaccuracy, omission, delay in operation of transmission, telecommunication failure or computer virus or any other problem that may result from the use of or the inability to use our web site.

We may update this Privacy Statement periodically. If we make material changes to the way we process your personal information, we will update our policy via our web site. All changes are effective immediately upon posting of this notice.

## **Other Important Privacy Information**

If you have questions or concerns regarding this Privacy Statement, our Security Practices, or our information processing practices, please contact us in writing at [patty@plblending.com](mailto:patty@plblending.com) or by calling 586-992-1250.



**FACTS****What Does PLB Lending LLC 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 required 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</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PLB Lending LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does PLB Lending LLC share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	No	We Don't Share
<b>For our marketing purposes --</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Who we are****Who is providing this notice?**

PLB LENDING LLC  
 58069 VAN DYKE RD WASHINGTON, MI 48094  
 586-992-1250  
 NMLS #127717

**What we do****How does PLB Lending LLC protect my personal information?**

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.

**How does PLB Lending LLC collect my personal information?**

We collect your personal information, for example, when you

- apply for a loan

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State Laws and individual companies may give you additional rights to limit sharing.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.