



Privacy Policy

NHTSA JPS LLC is committed to providing the highest level of security and privacy regarding the collection and use of our user's personal information, as well as that of all visitors to our Web site and Automated Underwriting System. Personal information may be collected through the submission of loans and registration information, and through online communications. We recognize the importance of respecting the privacy of our users and we hope that the following privacy statement will help you understand how NHTSA JPS LLC collects, uses and safeguards the personal information you provide to us and how this information may later be used or disclosed:

We do not collect personal information from non-customers other than applicants for our mortgage products.

Additionally, customers and non-customers who receive promotional messages about our products and services may elect to not receive ('opt out') further messages. If you opt out from receiving these messages, we will retain your e-mail address solely for the purposes of facilitating your request.

We collect information about customers through the applications we receive and from other sources. If you wish to review information provided on online applications, you can contact us to request a copy of the personal account information you provided through our customer service numbers. There may be a charge for certain information that is requested. To protect your privacy, proof of identity or other authentication is required. It may also be possible for customers to review and change contact information such as address, phone and e-mail information by contacting us through our customer service numbers.

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number;
- Information we receive from consumer reporting agencies and other sources, such as credit bureau reports and other information relating to creditworthiness.

We may disclose any of the above information that we collect to affiliates of NHTSA JPS LLC and nonaffiliated third parties, as described below:

Disclosure of Information to Parties that Provide Services to Us

We may disclose information we collect, as provided by state and/or federal law and as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by state and/or federal law. These disclosures typically include information to process transactions on your behalf, conduct the operations of NHTSA JPS LLC, follow your instructions as you authorize, or protect the security of financial records.

Disclosure of Information About Former Customers

If you decide to terminate your relationship with NHTSA JPS LLC, we will not share information we have collected about you, except as may be required by state and/or federal law.

How to Opt Out or Stop Certain Disclosures About You

At this time, we do not intend to disclose non-public personal information other than as noted above. If in the future, NHSA JPS LLC intends to disclose non-public information other than the above, NHSA JPS LLC will provide an additional notice, and provide an opportunity to opt out if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that NHSA JPS LLC makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with NHSA JPS LLC.

How We Protect Your Information

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

What Customers Can Do to Help

NHSA JPS LLC is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- Protect your passwords.
- Use caution when disclosing your passwords to other persons. If someone calls you, explains the call is on behalf of NHSA JPS LLC and asks for your password, you should beware. Official NHSA JPS LLC staff will have access to your information and will not need to ask for it.
- Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have any questions. Please do not hesitate to call us - we are here to serve you. Call 1-866 577-6968 or write us at NHSA JPS LLC, 201 N. Lake Ave, Suite 800, Pasadena, CA 91101.

INFORMATION ABOUT COOKIES

In order to provide better service, we may use "[cookies](#)", which may be set by us or another company, for us.

A "cookie" is a small piece of information that a web server can store on your web browser. This is useful for having your browser remember some specific information that the web server can later retrieve. As you browse the web, some cookies are "set" on your web browser. When you quit your browser, some cookies are stored in your computer's memory in a cookie file, while some expire, or disappear. All cookies have expiration dates. The cookie is set on a particular browser on a particular computer, so when you use a different computer, the cookie will not exist.

Cookies are used, for example, when a browser stores your password to a particular site so that you do not have to input it every time you visit. Cookies are also used to store preferences you express for information that is then aggregated and presented to you.

From time to time, we may change this Privacy Policy. The effective date of this policy, as stated below, indicates the last time this policy was revised or materially changed. Checking the effective date below allows you to determine whether there have been changes since the last time you reviewed the policy.

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999, 12 CFR 40.

This policy was last modified 04/21/08.