



Heidi-Val Incorporated
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Consumer Privacy Policy

At Family Homes we believe in the confidentiality and security of any nonpublic personal information that we collect about our customers. Nonpublic personal information means information that is provided by our customers or obtained by us in the course of processing your manufactured home loan and that is not available to the general public. This notice will show you how our privacy policy will handle your nonpublic personal information. We only share your information with those companies or entities that are authorized either by yourself or as allowed or required by law. We may ask you to consent to our sharing your information with non-affiliated third parties; however, you may refuse to give consent to us to do that.

TYPES OF INFORMATION WE COLLECT FROM YOU

1. Information from you, such as your address, social security number, driver's license number, income, assets, and debt;
2. Information about you from transactions with our affiliated companies;
3. Information from outside sources such as references, credit card balances, current or prior landlords, or your insurance coverage;
4. Information from credit reporting agencies about your credit reporting history.

HOW WE PROTECT YOUR NONPUBLIC PERSONAL INFORMATION

We treat your Nonpublic Personal Information in a confidential manner. We require our employees to protect the confidentiality of your Nonpublic Personal Information. Our employees can only access your information when necessary to facilitate your transaction or provide you with services. We have in place procedural safeguards to protect your Nonpublic Personal Information that comply with applicable law.

WHEN WE MAY SHARE YOUR INFORMATION WITH OTHERS

We disclose and share Nonpublic Personal Information with non-affiliated third parties when it is permitted by federal and state law; when it is necessary for processing a transaction for the sale of a manufactured home/mobile home which you have requested or authorized, such as submitting information to a third party financial institution that may take an assignment of the contract or needs to verify insurance coverage information; when using service providers to assist us in providing you with warranty service, products, and repairs on your home. In every case before we disclose customer information, we require that the company or entity to which the information is being disclosed agree to keep your Nonpublic Personal Information confidential and use it only as authorized by us or by law.

YOU HAVE A CHOICE AS TO WHETHER WE SHARE INFORMATION WITH NON-AFFILIATED THIRD PARTIES

We share customer information with outside companies and other third parties only in limited circumstances, such as companies that assist us in marketing our own products and services or in order to offer you products and services that we do not offer. If you prefer that we do not share your Nonpublic Personal Information in this manner, please contact us.
