

**Privacy Notice****Information You Need To Know**

This privacy notice describes the sources of the information we collect about you and the measures we take to keep that information secure.

We first define some terms.

**We, our** and **us** mean Triad Financial Services, Inc.

**You** and **your** mean all of our consumer customers who have a continuing relationship with us, such as manufactured home borrowers.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic 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, or a company that is owned or controlled by the same company that owns or controls us.

A **nonaffiliated third party** is a company that is not our affiliate.

**THE INFORMATION WE COLLECT**

We collect nonpublic personal information about you from the following sources:

- Information we receive 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 your account balance, payment history and parties to transactions); and
- Information we receive from a consumer reporting agency (such as your credit worthiness and credit history).

**PARTIES TO WHOM WE DISCLOSE INFORMATION**

We may disclose all the nonpublic personal information about you we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Otherwise, we will only disclose nonpublic personal information about you to a nonaffiliated third party as permitted by law (for example, at your direction; to service or process a financial product that you request; or in response to a subpoena). We may share information about our transactions and experiences with you with our affiliates, which are financial service providers (such as consumer lenders and insurance agents). If you decide to terminate your customer relationship with us, we will continue to adhere to the privacy policies and practices described in this notice.

**THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION**

We restrict access to nonpublic personal 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 to protect your nonpublic personal information.

This privacy notice is being provided on behalf of the following Triad corporate family members:

Triad Financial Services, Inc.

***This notice is for informational purposes only and requires no action on your part.***

**Triad Financial Services, Inc.**

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