

NOTICE TO HOMEBUYERS WITH GREATER MINNESOTA HOUSING FUND LOANS

You have received a deferred loan from the Greater Minnesota Housing Fund (GMHF) to help make your home more affordable. The loan was processed by a local administrator on behalf of GMHF. The local administrator collected financial and demographic information from you at the time of application to determine if you met our program guidelines. GMHF used this information to approve your loan.

GMHF compiles summary homebuyer information to determine the effectiveness of our loan programs. Any information we share with others about GMHF programs is aggregated and does not identify individual borrowers.

GMHF is required by federal law to provide you with information on our privacy policy. It describes the information we collect from you and how we safeguard it to protect your privacy.

GMHF PRIVACY POLICY

What Information We Collect

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

- 1) Information we receive from you on applications and other forms
- 2) Information about your transactions with us or others and
- 3) Information we receive from organizations such as consumer reporting agencies

“Nonpublic personal financial information” means any nonpublic information about you that we obtain in connection with providing a loan to you.

What Information We Disclose

We do not disclose any nonpublic personal information about individual borrowers or former borrowers, except as to effect, administer or enforce a transaction you requested or with your prior written consent.

Security

We restrict access to nonpublic personal financial information about you to those employees who need to know the information to provide products or services to you. We strive to maintain safeguards that comply with federal regulations to guard your nonpublic personal financial information.