

# **The Ryland Group, Inc. and Affiliate Companies**

## **Privacy Policy Notice**

### **Purpose of this Notice.**

The purpose of this Privacy Policy Notice (“Notice”) is to inform you of how The Ryland Group, Inc. and its affiliated companies, including but not limited to Ryland Mortgage Company, RMC Mortgage Corporation, Ryland Title Company, Ryland Escrow Company and Ryland Insurance Services (“Affiliated Companies”), protect and use your non-public personal information during the course of your home buying experience with our family of companies. Please read this policy carefully. It gives you important information about how we handle your personal information.

### **Compliance with the Law.**

We protect your privacy in accordance with the requirements of the Fair Credit Reporting Act (“FCRA”), as amended by the Fair and Accurate Credit Transactions Act of 2003 (“FACT Act”), the Gramm-Leach-Bliley Financial Services Modernization Act (“GLBA”), applicable state laws and this Privacy Policy. These laws and regulations require that we provide you with a notice of our privacy policies and practices informing you of the types of information that we collect from you and the persons or entities to whom your non-public personal information may be disclosed. After you are no longer a customer of The Ryland Group, we will continue to treat the non-public personal information we have about you as if you were still our customer.

### **Non-Public Personal Information.**

In the course of your home buying experience with The Ryland Group, Inc. and its Affiliated Companies, you may share non-public personal information about yourself with us in a number of ways. You may provide non-public personal information to us on applications or other forms when communicating or transacting with us in writing, electronically, or by phone, and through requests for forms or literature in connection with your purchase of a Ryland home. This non-public personal information may include, but is not limited to, your name, address, telephone number, e-mail address, social security number, driver’s license number, bank account information, marital status, employment history, income, assets, credit score, credit history, lines of credit information, property you currently own or rent, the size of your household and date of birth (“Non-Public Personal Information”).

**Use of Non-Public Personal Information.**

We may use your Non-Public Personal Information in connection with certain aspects of our business. For example, we may use Non-Public Personal information to complete your requested home purchase transaction, mortgage loan transaction in connection with your home purchase, or to otherwise manage your relationship with the The Ryland Group, Inc. and its Affiliated Companies. In addition, you may also provide us permission, during the course of your home purchase transaction, to collect information from consumer reporting agencies, and those companies providing services to us incident to your home purchase such as property appraisers and consumer credit counseling businesses, which information may include Non-Public Personal Information.

**Confidentiality.**

We treat this information as confidential and recognize the importance of protecting access to it. We restrict access to Non-Public 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 that comply with federal standards to guard your non-public personal information.

**Sharing Non-Public Personal Information.**

We may share Non-Public Personal Information within The Ryland Group, Inc. family of companies to best meet your needs, but we do not disclose Non-Public Personal Information about you with third parties or with our Affiliated Companies unless necessary to complete your purchase of a Ryland home, any mortgage, title, insurance and escrow transactions incident to your home purchase, or as otherwise permitted by you or by law.

**Third Party “Opt Out” Opportunity.**

From time to time, The Ryland Group, Inc. may be approached by third party companies and organizations outside our family of Affiliated Companies that have a product, service or other marketing information that we believe may be of interest to you. We may share certain Non-Public Personal Information such as your name, address, and e-mail address with these companies in an effort to help you find these resources. Prior to sharing this information, we will, however, offer you the opportunity to "opt out" of having this Non-Public Personal Information shared for marketing purposes with third parties. In the event you decide to opt out of sharing this marketing information, you will not receive any information about these products or services.

## **Ways to Opt Out of Third Party Information Sharing.**

To opt out, you may:

- Contact The Ryland Group at (800) 638-1768 during business hours of Monday-Friday 7:30am-5:30pm (PST);
- On the web: go to [www.Ryland.com/privacy](http://www.Ryland.com/privacy);
- Send us an email at [webmaster@ryland.com](mailto:webmaster@ryland.com);
- Complete the opt out form at the end of this notice and send it to the address provided.

## **Affiliated Company Marketing.**

Federal law gives you the right to limit some, but not all marketing from our Affiliated Companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our Affiliated Companies.

## **Limiting Affiliated Company Marketing.**

At times, our Affiliated Companies may wish to market products or services to you based on some of your Non-Public Personal Information which they may receive from other Affiliated Companies within the Ryland family of companies. You may limit our Affiliate Companies from marketing their products or services to you based on your Non-Public Personal Information that they receive from other members of the Ryland family of Affiliated Companies. This information includes your income, your account history with us and your credit score.

Your choice to limit marketing offers from our Affiliated Companies will apply until you tell us to change your choice or the expiration of five (5) years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing from our Affiliated Companies for another five (5) years.

If you have a previous relationship with us and already made a choice to limit marketing offers from our Affiliated Companies, you do not need to act again until you receive a renewal notice.

## **To limit marketing offers, contact us by any of the following methods:**

- By telephone: (800) 638-1768, during business hours of Monday-Friday 7:30am-5:30pm (PST);
- On the web: go to [www.Ryland.com/privacy](http://www.Ryland.com/privacy);
- By email: send us an email at [webmaster@ryland.com](mailto:webmaster@ryland.com);
- By mail: check the box and complete the form at the end of this Notice, and send it to the address provided.

The policies set forth in this Notice are effective at the time of publishing, but are subject to change in order to best meet the needs of our customers and to reflect changes in local, state and federal laws.

I/We acknowledge that we have received and read this Notice.

Customer\_\_\_\_\_ Customer\_\_\_\_\_

Date:\_\_\_\_\_ Date:\_\_\_\_\_

**Opt Out Form**

To: The Ryland Group

From: \_\_\_\_\_  
Name(s)

\_\_\_\_\_  
address

\_\_\_\_\_  
address

\_\_\_\_\_  
address

Product Identification Number (include all that apply):

Loan Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Other (please specify) \_\_\_\_\_

Check each that applies:

Please discontinue sharing Non-Public Personal Information about me other than my name, address and facts about your transactions and experiences with me with your Affiliated Companies. I understand that you continue to have the right to share my name and address, and facts about your transactions and experiences with me, among your family of Affiliated Companies.

Please discontinue sharing Non-Public Personal Information about me with unaffiliated third parties. I understand that you continue to have the right under applicable law to share Non-Public Personal Information about me with certain third parties.

Do not allow your Affiliated Companies to use my personal information to market to me.

Please return a copy of this Notice with your signature below to your Ryland Homes sales representative and your Ryland Mortgage Company loan counselor by hand delivering the Notice to them, by mailing the Notice to Ryland Marketing Privacy, 24025 Park Sorrento, Ste 400, Calabasas, CA, 91302 or by faxing the Notice to 818-223-7667.