

University of California Office of Loan Programs Privacy Policy

During the course of processing your loan application, the Office of Loan Programs (OLP) accumulates nonpublic personal financial information from you and from other sources in order to make an informed decision about granting you credit:

- Information received from you on applications or other forms, via e-mail or telephone, or otherwise.
For example: your name, address, social security number, residency status, credit history and other financial information.
- Information about your transactions with OLP or others.
For example: your payment histories, account balances and other transaction records.
- Information received from credit reporting agencies.
For example: your credit score and credit usage.

OLP does not share information with nonaffiliated third parties unless they are acting on OLP's behalf, or acting jointly with OLP in performing functions that relate to the administration of the University Home Loan Programs. OLP may disclose some or all of the information collected about you to:

- Non-financial companies that perform support services for OLP, such as technical systems consultants and programmers.
- Potential outside investors who may purchase portions of the University loan portfolio.
- Others as permitted or required by law such as credit bureaus, and government entities.
- Entities submitting subpoenas or following other legal processes.

When required, OLP may release information in response to requests from the media or the general public. Under the Public Records Act (CA Government Code 6250-6270), the University is generally obligated to disclose upon request, any record it holds in its possession, so long as the disclosure, in the University's opinion, does not represent an unwarranted invasion of personal privacy.

OLP is committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose:

- Access to nonpublic personal information about you is restricted to those employees who need to know that information in order to provide origination and servicing functions for your loan.
- Physical, electronic, and procedural safeguards comply with federal standards regarding the protection of customer information.
- Independent contractors and outside companies who work with OLP are required to adhere to OLP's privacy standards.
- OLP uses technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.

Please be advised that detailed housing loan information, including street addresses, property values and the like, is typically available to the public through local county government offices.