

FAIR CREDIT REPORTING ACT OPT OUT NOTICE

Under the Fair Credit Reporting Act (FCRA) and Graham Leach Bliley Act (GLBA) we may disclose information about you with our affiliates except where the Fair Credit Reporting Act gives you the option to opt out. FCRA allows you to opt out of sharing with our affiliates in three areas:

- Assets
- Income
- Credit Report

Under the FCRA we would be able to share all other types of information about you with our affiliates so that you may receive special offers or other information. If you choose to Opt Out under FCRA please sign and date below. Under this provision we will not be able to share the three types of information directly listed above with our affiliates, but we would be able to share other data about you with our affiliated companies.

Please date, sign, and return this form to the attention of PMG Home Loans, Inc., c/o The Compliance Department, 1010 Hurley Way, suite 110, Sacramento, CA 95825 if you choose to opt out and do not wish to receive information about these special opportunities.

Printed Name and Date

Signature