

Smart Solutions Financial Services' Privacy Policy *(Covers the Privacy of Non-Public, Personal Information)*

By explaining Smart Solutions Financial Services' Privacy Policy to you, we trust you will better understand how we keep our customer information private and secure while, at the same time, use it to give you better service. Keeping customer information secure is an extremely important priority and by disclosing our policies are for the purposes of helping you understand how we handle your personal information that we collect and disclose. This notice will also apply to former customers as well as current customers unless management of Smart Solutions Financial Services states otherwise.

This Privacy Policy explains the following: protecting the confidentiality of our customer's information; who is covered; how information is gathered; the types of information we share, why we share it and with whom; & your choice to Opt In or Opt Out: In other words, how to instruct us not to share certain information about you or not to contact you.

Protecting the Confidentiality of Our Customer's Information:

We take our duty to protect the confidentiality and privacy of our customers' and clients' information very seriously. We maintain the electronic, physical, and securitized safeguards to store and maintain your information in such a way that it is in compliance with Federal laws and regulations from unauthorized access, destruction and alteration. Our policies, for example, authorize access to customer information only by individuals who need access to do their work.

Occasionally, we enter into agreements with other companies to provide services to us or to make available products and services to you in order to better fill your needs. Under the terms of these agreements, the companies may receive information about you but they must safeguard this information, and they may not use it for any other purpose than originally intended.

How We Gather Information:

Since we are in the business of providing financial products and services to you, we may obtain information about you from the following:

- Applications, forms, and other information that you may provide to Smart Solutions Financial Services, whether the information is in writing, person, by telephone, electronically, fax, public records, or by any other means. This information is may not be limited to your name, address, employment information, income, and credit references;
- Your transaction with us, affiliates or others. This information may include your account information, balances, status, usage and history;
- Credit reporting agencies. This information may include account information and information about your current credit standing.

Information We Share

We may need to disclose information we have about you as permitted under the law. We are required to and may provide information about you to third-parties without your consent, as permitted by law, such as:

- To protect against potential or actual fraud, any unauthorized transactions, claims or other liability that may arise.
- To regulatory authorities and members of law enforcement.
- To consumer reporting agencies.
- To report activities or mistakes to the credit bureaus.

- In connection with a proposed or actual sale, merger, transfer of all or a portion of business or an operating office, etc.
- To respond to any subpoena, court order or judicial process or regulatory authorities.

We may also provide information about you to our service providers to help us process your applications, marketing services, and to companies servicing your account. Service Providers may mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc. Such information is limited in scope with regard only to what Smart Solutions Financial Services deems appropriate and on a "need-to-know" basis.

We do not provide your non-public information to any company whose products or services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your express authorization.

About Information Use

We may also provide information about you within the framework of you family of offices. We may or may not share all the categories of information we gather about you, including identification information (such as your name, address), credit reports (such as your credit history), application information (such as income or credit references), and information from third parties (such as your employment record), you account transactions and experiences with Smart Solutions Financial Services (such as your payment history).

By sharing information, we can become better acquainted and further understand your financial needs. We can then send you notification of new products and special promotions about which you may not have otherwise known. For example, you may be interested in hearing about a new real estate investment and foreclosure seminars were holding on a particular date.

We are very strict with our Privacy Policy concerning all of the financial services and products we provide. And while we are not just a credit repair company, but a FULL financial services provider, we are especially aware that when it comes to you providing personal information to us concerning credit repair services and any other information that may be deemed confidential. Your information will remain strictly confidential and will NEVER be sold to any organization outside Smart Solutions Financial Services proper or its Smart Business Network.