

FACTS

WHAT DOES Nations Direct Mortgage, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security number** and **Credit history**
- **Credit scores** and **Employment information**
- **Income** and **Assets**

How?

All financial companies need to share **Customers** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **Customers** personal information; the reasons **Nations Direct Mortgage, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nations Direct Mortgage, LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **866-762-3940** — our menu will prompt you through your choice(s) or
- Visit us online: <http://www.nationsdirectmortgage.com/>

Please note:

If you are a *new customer*, we can begin sharing your information **45** days from the date we sent this notice. When you are *no longer* our **customer**, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **866-762-3940** or go to www.nationsdirectmortgage.com

Who we are	
Who is providing this notice?	Nations Direct Mortgage, LLC

What we do

How does Nations Direct Mortgage, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Nations Direct Mortgage, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or • Give us your income information or • Give us your employment history or • Provide your mortgage information or • Give us your wage statements <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. You have the right to opt-out of information sharing to non-affiliated companies to market financial products to you.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nations Direct Mortgage, LLC has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nations Direct Mortgage, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Nations Direct Mortgage, LLC does not jointly market.</i>

Other important information

California Only: In accordance with California law, we will not share information we collect about you with companies outside of Nations Direct Mortgage, LLC, unless the law allows. For example, we may share information with your consent, to service your accounts, or to companies with whom Nations Direct has a written agreement to ensure the confidentiality of your information. We will limit sharing among our companies to the extent required by California law.