

FACTS

What does HomeAmerican Mortgage Corporation 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**
- **Assets**
- **Income**
- **Payment history**
- **Credit history**
- **Credit scores**

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 **HomeAmerican Mortgage Corporation** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HomeAmerican Mortgage Corporation 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 experience	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

Call 800.772.8024 – our menu will prompt you through your choice(s) or

Visit us online: homeamerican.com/privacy-policy.html

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we will continue to share your information as described in this notice.

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

Questions?

Call **800.772.8024** or go to homeamerican.com/privacy-policy.html

Who we are

Who is providing this notice?

HomeAmerican Mortgage Corporation

What we do

How does HomeAmerican Mortgage Corporation 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 HomeAmerican Mortgage Corporation collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan
- Give us your contact information
- Provide employment information
- Provide account information
- Give us your income information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Examples of our affiliates include American Home Title and Escrow Company, and American Home Insurance Agency, Inc. (also known as AHI Insurance Agency), and the Richmond American Homes companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Examples of nonaffiliated third parties include mortgage purchasers, settlement agents, and third party service providers.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
HomeAmerican Mortgage Corporation does not jointly market.

Other important information

California Consumers: We will not share any of your personal information with any of our affiliated companies or nonaffiliated third parties except as permitted by law or otherwise directed by you.