

FACTS

WHAT DOES WORLD HOME LOANS DO WITH YOUR PERSONAL INFORMATION?

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| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">■ Social security number and income■ Account balances and payment history■ Credit history and 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 World Home Loans chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does World Home Loans share? | Can you limit this sharing? |
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| 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 | No |
| For our affiliates’ everyday business purposes— information about your transactions and experiences | No | No |
| For our affiliates’ everyday business purposes— information about your creditworthiness | No | Yes |
| For our affiliates to market to you | No | Yes |
| For nonaffiliates to market to you | No | We do not share your personal information for this purpose. |

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| To limit our sharing | <ul style="list-style-type: none">■ Call 855-945-6267 — a team member will walk you through your choice(s). <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 90 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 855-945-6267 or go to www.worldhomeloans.com and submit an inquiry. |

| Who we are | |
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| Who is providing this notice? | World Home Loans, Inc. |
| What we do | |
| How does World Home Loans 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. |

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| How does World Home Loans 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;■ directly provide us with account or contact information; or■ provide your income, employment, and/or asset information. <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. We comply with state laws where applicable.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | <p>Your choices will apply to everyone on your account.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies. We do not have any affiliates.</p> |
| 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>We do not share your personal information 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. We engage in joint marketing with the following nonaffiliated financial companies:</p> <ul style="list-style-type: none">• <i>We do not share your personal information with nonaffiliates so they can market to you.</i> |