

FACTS**WHAT DOES iHome Mortgage 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 **Employment information**
- **Assets** and **Income**
- **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 **iHome Mortgage** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does iHome Mortgage 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	No	We Don't Share

To limit our sharing

- Call **800-491-9010 x 937** — our menu will prompt you through your choice(s) or
- Visit us online: **www.ihomemortgage.com**

Please note:

If you are a *new customer*, we can begin sharing your information **31** 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 **800-491-9010 x 937** or go to **www.ihomemortgage.com**

Who we are

Who is providing this notice?

iHome Mortgage

What we do

How does iHome Mortgage 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. We also limit employee's access to customer information and train and educate our employees on the importance of protecting customer information from improper disclosure to unauthorized parties. For more information, contact us for our safeguards policies.

How does iHome Mortgage collect my personal information?

We collect your personal information, for example, when you

- **Apply for financing** or
- **Provide account information** or
- **Provide employment information** or
- **Give us your income information** or
- **Give us your contact 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. If you are a new customer, we can begin sharing your information from the date we sent this notice.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

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

- *iHome Mortgage has no affiliates.*

Nonaffiliates

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

- *iHome Mortgage only shares your information to nonaffiliates so they can originate, process and/or close your loan. This would be wholesale lenders, title companies, AMC's, or any other service provider.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *iHome Mortgage does not jointly market.*

Other important information

Attention California Residents: We will not share any personal information about you to the extent prohibited by applicable state or federal law or to the extent your prior consent to share is legally required. Your prior consent must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may contact iReverse Home Loans, Corporation dba iHome Mortgage at (800) 491-9010 Ext. 937.