

Privacy Policy Disclosure

Rev. 03/2019

FACTS WHAT DOES Axia Financial LLC (Axia) 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 and assets Payment history and account balances Credit worthiness and credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| 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 Axia chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Axia share? | |
|---|------------------|-----------------------------|
| | Does Axia 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 |

Questions? Call (855) 355-2942 or go to www.axiahomeloans.com

| Who we are | |
|--|---|
| Who is providing this notice? | Axia |
| What we do | |
| How does Axia 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 Axia collect my personal information? | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ apply for a home purchase or refinance loan <ul style="list-style-type: none"> ■ provide employment information ■ provide employment history ■ provide income information ■ provide us your wage statements <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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.</p> |
| Definitions | |
| Affiliates | <p><i>Companies related by common ownership or control. They can be financial and nonfinancial companies.</i></p> <ul style="list-style-type: none"> ■ Axia does not share your information with affiliates. |
| Nonaffiliates | <p><i>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i></p> <ul style="list-style-type: none"> ■ Axia does not share your information with nonaffiliates so they can market to you. |
| Joint marketing | <p><i>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</i></p> <ul style="list-style-type: none"> ■ Axia does not engage in joint marketing. |
| Other important information | |
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