

# FACTS

## WHAT DOES BRAND MORTGAGE GROUP 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
- income
- account balances
- 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 Brand chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Brand share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes               | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes               | Yes                         |
| <b>For joint marketing with other financial companies</b>  | No                | We don't share              |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | NA                | NA                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | NA                | NA                          |
| <b>For our affiliates to market to you</b>   | NA                | NA                          |
| <b>For non-affiliates to market to you</b>   | No                | We don't share              |

### To limit our sharing

- Mail the form below

**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 678-442-3413

### Mail-in Form

Mark any/all you want to limit:

- Do not market products or services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

Mail to:

Brand Mortgage Group, LLC  
 Att: Privacy Preferences  
 50 Chastain Center Blvd.  
 Kennesaw, GA 30144  
 Corporate NMLS ID#75615

| Who we are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | Brand Mortgage Group, LLC   |
| What we do  |   |
| <b>How does Brand protect my personal information?</b>                                    | <p>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.</p> <p>We restrict access to your information to those who have a legitimate business purpose, and we train employees on data security and confidentiality.</p>  |
| <b>How does Brand collect my personal information?</b>                                    | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan</li> <li>■ give us your contact information</li> <li>■ give us your employment history</li> <li>■ give us your income information</li> <li>■ give us your wage statements</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>                |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |
| Definitions   |   |
| <b>Affiliates</b>   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Brand Mortgage Group, LLC does not have any affiliated companies.</i></li> </ul>   |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Brand does not share with non-affiliates so they can market to you.</i></li> </ul>   |
| <b>Joint Marketing</b>  | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Brand does not jointly market.</i></li> </ul>  |