

<b>FACTS</b>	<b>What Does Open Mortgage, LLC Do With Your Personal Information</b>
<b>Why?</b>	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 required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security Number and Credit History</li> <li>• Credit Scores and Account Balances</li> <li>• Payment Histories</li> </ul>
<b>How?</b>	All Financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Open Mortgage, LLC choose to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Open Mortgage, LLC share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), responds 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	No	We Don’t Share
<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	No	We Don’t Share
<b>For our affiliates’ everyday business purposes</b> — information about your credit worthiness	No	We Don’t Share
<b>For our affiliates to market to you</b>	No	We Don’t Share
<b>For our affiliates to market to you</b>	No	We Don’t Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 888-620-6626</li> <li>• Visit us online: <a href="http://www.openmortgage.com/about-us/contact-us/">www.openmortgage.com/about-us/contact-us/</a></li> </ul> <p><b>Please note:</b> 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 continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 888-620-6626 or go to <a href="http://www.openmortgage.com/about-us/contact-us/">www.openmortgage.com/about-us/contact-us/</a>
<b>Who we are</b>	

<b>Who is providing this notice?</b>	Open Mortgage, LLC NMLS # 2975
<b>What we do</b>	
<b>How does Open Mortgage, LLC 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 protect your personal information from unauthorized access using security measures that comply with federal law.</p>
<b>How does Open Mortgage, LLC 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 or provide employment information</li> <li>• Give us your income information or tell us about your investment or retirement earnings</li> <li>• Provide account information</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. See Below for more on your rights under state law.</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 – unless you tell us otherwise.
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Open Mortgage, LLC has no affiliates.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include partner lenders, underwriters and insurers...</li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Open Mortgage, LLC doesn't jointly market</li> </ul>