

**FACTS** WHAT DOES *Broker Solutions Inc. dba New American Funding* 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 requires us to tell you how we collect, share, and protect your personal information. Please also 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 **Credit History**
- **Employment Information** and **Income**
- **Transaction History** and **Mortgage Rates and Payments**

**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 *Broker Solutions Inc. dba New American Funding* chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does <i>Broker Solutions Inc. dba New American Funding</i> 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.	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	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call **800-450-2010** or go to **www.newamericanfunding.com**

Who we are	
Who is providing this notice?	<b>Broker Solutions Inc. dba New American Funding</b>

What we do	
How does <b>Broker Solutions Inc. dba New American Funding</b> 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 <b>Broker Solutions Inc. dba New American Funding</b> collect my personal information?	<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 income information</li> <li>▪ Give us your employment history</li> <li>▪ Provide your mortgage information</li> <li>▪ Show your government-issued ID</li> </ul> <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"> <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>

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>Our affiliates include financial companies such as Banker Direct Escrow, Inc. and Appraisal and Valuation Services, LLC.</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>Nonaffiliates we share with can include escrow companies.</i></li> </ul>
<b>Joint marketing</b>	<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>▪ <i>Broker Solutions Inc. dba New American Funding does not jointly market.</i></li> </ul>

Other important information	
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of <b>Broker Solutions Inc. dba New American Funding</b>, unless the law allows. For example, we may share information with your consent, to service your accounts. We will limit sharing among our companies to the extent required by California law.</p> <p>Vermont: Except as permitted by law, we will not share information we collect about you with nonaffiliates or affiliates.</p>	