



Flat Branch

HOME LOANS

Facts

WHAT DOES Flat Branch Mortgage, Inc 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 credit history
- Payment history and account transactions
- Transaction history and employment information

when you are no longer our consumer, we continue to share your information as described in this notice

How?

All financial companies need to share customer’s personal information to run their everyday business. In this section below, we list the reasons financial companies can share their customer’s personal information; the reasons Flat Branch Mortgage, Inc. choosed to share; and whether you can limit this sharing.

Reasons we can share your personal information

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

For our marketing purposes -to offer our products and services to you

	Does Flat Branch Mortgage Share?	Can you limit this sharing?
For our everyday business purposes	Yes	No
For our marketing purposes	Yes	No

For our affiliates' everyday business purposes – information about your transactions, experiences and creditworthiness

No

We don't share

For our affiliates to market to you

No

We don't share

For nonaffiliates to market to you

Yes

Yes

Questions? Call 866-508-4326 or go to flatbranchhomeloans.com

Who is providing this notice?

Who are we

Flat Branch Mortgage Inc

How does Flat Branch Mortgage Inc protect my personal information?

What do we do

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 Flat Branch Mortgage, Inc collect my personal information?

We collect your personal information, for examples, when you

- Obtain a mortgage or give us your contact information
- Provide account information or show us your government-issued ID
- Provide employment information

Why can't I limit all sharing?

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none">• Flat Branch Mortgage, Inc. does share with affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">• Flat Branch Mortgage, Inc does share with nonaffiliates so they can market to you.
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">• Our joint marketing partners include financial service providers.