

FACTS**WHAT DOES AMERISAVE MORTGAGE CORPORATE (AMERISAVE) 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 income
- Account balances and payment history
- Credit history and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 AmeriSave chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does AmeriSave 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 | Yes | No |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | Yes | Yes |
| For non-affiliates to market to you | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |

Questions?

Call 888-700-4026 or go to www.amerisave.com

If you would like to limit the sharing of your information, please call 1-888-700-4026 to request the following:

- “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.”
- “Do not share my personal information with non-affiliates to market their products and services to me.”

Please note: If you are a new customer, we can begin sharing your information 30 days from the date that we provide this notice. When you are no longer our customer, we continue to share your information as describe in this notice. However, you can contact us at any time to limit our sharing.

If your account is held jointly with someone else, your choices will apply to everyone on your account.

What we do

How does AmeriSave 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. We limit employee access to personally identifiable information to those with a business person to know. We also require third parties doing business with us to comply with all privacy laws.

How does AmeriSave collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or open an account
- pay your bills or give us your contact information
- pay us by check

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

Why can't I limit all sharing?

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

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Novo Appraisal Management Corporation, 20/20 Title LLC, AmeriSave Realty LLC, AmeriSave Insurance LLC, Mortgage Force, LLC, AmeriSave Insurance Agency LLC

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- AmeriSave does not share with nonaffiliates so they can market to you

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include financial services and insurance companies

Other important information

Nevada – We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-888-700-4026, or by writing to us at Customer Service Department, AmeriSave Mortgage Corporation, 1200 Altmore Avenue, Building 2, Suite 300, Sandy Springs, GA 30342. For more information, contact us at the address above, or email customerservice@amerisave.com. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.

North Dakota – We will not disclose nonpublic personal information about you to non-affiliated third parties (other than as permitted by law), unless you authorize us to make these disclosures. Your authorization must be in writing or, if you agree in electronic form. If you wish to authorize disclosures to non-affiliated third parties, you may call us at 1-888-700-4026 to complete this authorization.

Vermont – If you live in Vermont, we will not share your personal information with non-affiliates, except for our everyday business and marketing purposes. Also, we will not share information about your creditworthiness with affiliates unless you agree to such sharing. Vermont residents do not have to contact us to implement these limits on our sharing. We may share information about your transactions and experiences with affiliates for their everyday business purposes and to market to you, but you can stop them from using the information in marketing by calling us at 1-888-700-4026 and requesting to opt for “do not allow affiliates to use personal information to market to me.”

California – If you live in California, you will receive a different notice that reflects your rights under California and federal law.

