



## FACTS

### WHAT DOES SMARTFI HOME LOANS, LLC DO WITH YOUR PERSONAL INFORMATION?

rev: 10/21

#### 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
- Assets and payment history
- Credit history and transaction history

#### 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 [Smartfi Home Loans, LLC](#) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Smartfi Home Loans, LLC 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	No
<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 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 (877) 607-8815 Visit [www.smartfihomeloans.com](http://www.smartfihomeloans.com)

#### Who we are

##### Who is providing this notice?

Smartfi Home Loans, LLC

## What we do

<p><b>How does Smartfi Home Loans, LLC protect my personal information?</b></p>	<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><b>How does Smartfi Home Loans, LLC collect my personal information?</b></p>	<p>We collect your personal information, for example, when you Apply for a loan          Give us your income information          Give us your employment history or provide your mortgage information          Give us your contact information          We also collect your personal information from others, such as credit bureaus, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<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>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.          Smartfi Home Loans, LLC does not share with our affiliates.</p>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.          Smartfi Home Loans, LLC does not share with nonaffiliates so they can market to you.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you          Smartfi Home Loans, LLC doesn't jointly market.</p>

## Other important information

**State Law.** Some states may impose additional restrictions on disclosure of information about customers for certain purposes in those states. Smartfi Home Loans, LLC follows state law if state law provides you with additional privacy protections.