FACTS

WHAT DOES American Neighborhood Mortgage Acceptance Company LLC 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 **Account balances** • **Credit history** and **Income** • **Payment history** and **Credit scores**
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 **American Neighborhood Mortgage Acceptance Company LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does **American Neighborhood Mortgage Acceptance** 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	**No**	**We Don't Share**
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 our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**Yes**	**Yes**

To limit our sharing	• Call **888-636-1335** — our menu will prompt you through your choice(s) **or** • Visit us online: **annie-mac.com** **or Email: Privacy_OptOut@annie-mac.com** **Please note:** If you are a *new* **customer,** we can begin sharing your information **31** 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.
Questions?	Call **888-636-1335** or go to **annie-mac.com**

Who we are

Who is providing this notice?	**American Neighborhood Mortgage Acceptance Company LLC**

What we do

How does American Neighborhood Mortgage Acceptance 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 American Neighborhood Mortgage Acceptance collect my personal information?	We collect your personal information, for example, when you • **Apply for a loan** or • **Open an account** or • **Pay your bills** or • **Pay us by check** or • **Provide account information** **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.
What happens when I limit sharing for an account I hold jointly with someone else?	**Your choices will apply to everyone on your account - unless you tell us otherwise**

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *AnnieMac Risk Solutions LLC dba The Insurance Agency, Analytical Sciences Marketing Group LLC d/b/a AnnieMac Private Equity Cash2Keys*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *American Neighborhood Mortgage Acceptance Company LLC may 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. • *American Neighborhood Mortgage Acceptance Company LLC does not jointly market.*

Other important information

Vermont Residents - We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at **https://annie-mac.com/page/privacy** or call **888-636-1335**.

California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. Additional information concerning our privacy policies can be found at **[https://annie-mac.com/capp].** You can call us at **888-531-0380**, or write us at **ccpa_request@annie-mac.com**.

Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List or to obtain additional information on our telemarketing practices, call **855-994-3320** or write us at: **MarketingOptOut@annie-mac.com** with the subject line "Nevada Annual Privacy Notice".

You may also contact the Nevada Attorney General's office for more information regarding the Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-685-1100, Email: **aginfor@ag.nv.gov.**