

FACTS**WHAT DOES NW Home Loans, 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**
- **Payment history** and **Credit card or other debt**
- **Credit scores** and **Income**

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 **NW Home Loans, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NW Home Loans, LLC 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 **866-462-2032** — our menu will prompt you through your choice(s) or
- Visit us online: <https://northwayhomeloans.com/opt-out>

Please note:

If you are a *new* **customer**, we can begin sharing your information **30** 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 **866-462-2032** or go to <https://northwayhomeloans.com/privacy-policy/>

Who we are

Who is providing this notice?

NW Home Loans, LLC

What we do

How does NW Home Loans, LLC 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. **Installation of encrypted software, using password protection, and using web-based secured file share applications.**

How does NW Home Loans, LLC collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your contact information** or
- **Give us your employment history** or
- **Give us your income information** or
- **Give us your wage statements**

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. **[See below for more on your rights under state law.]**

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.

- *Our affiliates include AM Partners operating through Acrisure, LLC or one of its subsidiaries, insurance agencies, title agencies, or settlement service provider companies.*

Nonaffiliates

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

- *NW Home Loans, LLC does share with non-affiliated insurance providers and financial institutions so they can market to you.*

Joint marketing

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

- *NW Home Loans, LLC does not jointly market.*

Other important information

California Residents: Unless you have given your express written consent, we will not share your personal information for our affiliates to market to you, for non-affiliates to market to you, or for joint marketing with other financial companies.

Vermont Residents: Unless you have given your express written consent, we will not share your personal information or creditworthiness for business purposes or for our affiliates to market to you, for non-affiliates to market to you, or for joint marketing with other financial companies.