

FACTS

WHAT DOES HOPE HOME LENDING, 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 income
- account balances and payment history
- credit history and credit scores

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 Hope Home Lending, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hope Home Lending, 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (214)-272-7167

Who we are

Who is providing this notice?	HOPE HOME LENDING, LLC
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What we do

How does Hope Home Lending, 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.
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How does Hope Home Lending, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your income information ■ give us your employment history or give us your contact information ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Hope Home Lending, LLC has no affiliates</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Hope Home Lending, LLC does not share with nonaffiliates so they can market to you</i>
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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"> ■ <i>Hope Home Lending, LLC doesn't jointly market</i>
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Privacy Policy and Disclaimers

At Hope Home Lending, LLC we are committed to ensuring the privacy and security of our clients. Therefore, we want you to be informed of what information is collected and how it is used.

During the course of processing your request, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We do not disclose any nonpublic information about our customers or former customers to any third party, except as permitted by law.

By submitting data on our website, the visitor is providing explicit consent to transmission of data collected on the website.

We treat data as confidential within our firm and require a strict adherence of all our employees to data protection and our confidentiality policies.

Website Disclaimer

At Hope Home Lending, LLC, we are dedicated to offering our customers the “boutique” mortgage lending experience. In that effort, we respect and protect the privacy of those who visit or use our Website. When we collect information from you, we are committed to our customers and are sharing this information to provide you the utmost confidence in how we will protect you and the information we collect for your financial transaction. To demonstrate our commitment to fair information practices, we have adopted leading industry privacy guidelines.

Hope Home Lending, LLC does not share your personal information with outside companies for promotional use. Because of the financial nature of our business, our Website is not designed to appeal to children under the age of 13. Therefore, we don't knowingly attempt to solicit or receive any information from children.

Changes to Our Privacy Policy.

Hope Home Lending, LLC reserves the right to amend (that is, add to, delete or change) the terms of this Privacy Statement from time to time. We encourage you to periodically review this page for the latest information on our privacy practices.