

FACTS

WHAT DOES Home Loan Express, 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

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 Home Loan Express, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Loan Express, 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	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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 888-417-3898 and follow voicemail prompts
or
- Mail the **form** below

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 866-331-0880 or go to www.HLXmortgage.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account	Mark any/all you want to limit:		
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
	Name		Mail to: Home Loan Express, LLC Compliance Department 1 East 22 nd Street, Suite 401 Lombard, IL 60148
Address			
City, State, Zip			
Loan Application #			

Who we are

Who is providing this notice?	Home Loan Express, LLC
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What we do

How does Home Loan Express, 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.
How does Home Loan Express, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Apply for a loan• Give us your contact information• Give us your employment history• Give us your income information• 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 <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 State laws and individual companies may give you additional rights to limit sharing. See Other important information below.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Mutual of Omaha Mortgage, Inc. and the Mutual of Omaha family of companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Home Loan Express, LLC may share with certain nonaffiliates like solar an insurance companies so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Our Joint Marketing Partners include financial services companies

Other important information

You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information.

For California Residents. We will not share information we collect about you with non-affiliated third parties, except as permitted by law. In addition, we will send California residents a California notice for additional privacy choices.

For Nevada Residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at: Home Loan Express, LLC, Compliance Department, 1 East 22nd Street, Suite 401 Lombard, IL 60148; email: compliance@HLXmortgage.com. Nevada law requires that we also provide you with the following contact information: Bureau of Customer Protect, Office of the Nevada Attorney General, 555 E Washington St., Ste 3900, Las Vegas, NV 89101; Phone 702.468.3132; email: BCPINFO@ag.state.nv.us

For North Dakota and Vermont Residents. We will not share information we collect about you with non-affiliated third parties, except as permitted by law. We may share your information with our affiliates, so they may market to you. However, we will not share information about your credit worthiness with affiliates. You do not need to take any action to limit this kind of information sharing.