

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Credit history • Payment history <p>and Account balances and Income and Credit scores</p>	
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	No	We Don't Share
To limit our sharing	<ul style="list-style-type: none"> • Call 888-636-1335 - our menu will prompt you through your choice(s) or • Visit us online: www.annie-mac.com or Email: Privacy_OptOut@annie-mac.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 31 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 888-636-1335 or go to www.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 Company 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, secured files and buildings.

How does American Neighborhood Mortgage Acceptance Company LLC 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, Community Settlement Services LLC, Analytical Sciences Marketing Group LLC d/b/a AnnieMac Private Equity Cash2Key*

Nonaffiliates

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

- *American Neighborhood Mortgage Acceptance Company LLC does not 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://www.anniemac.com/page/privacy] or call [888-636-1335]

North Dakota Customers: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to.

American Neighborhood Mortgage Acceptance Company LLC also transacts business using the fictitious/ trade names referenced below and this Privacy Policy covers all referenced names.

AnnieMac

AnnieMac Home Mortgage

OVM with AnnieMac Home Mortgage

Family First a division of AnnieMac Home Mortgage

Homecomings Mortgage & Equity a division of AnnieMac Home Mortgage

Unify Home Lending

AnnieMac Momentum Group
