

FACTS**WHAT DOES IDEAL 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
- Credit History and Payment History
- Assets and employment information

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 Ideal Lending LLC chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Ideal 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	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 — to offer our products and services to you	YES	YES
For non-affiliates to market to you	YES	YES

To limit our sharing

- Call **844-994-3325**
- Visit us online: www.idealending.net/privacy-policy

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 **844-994-3325** or email info@idealending.net

Who we are?

Who is providing the notice?	Ideal Lending LLC
-------------------------------------	--------------------------

What we do

How does Ideal Lending LLC protect my information?	<p>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.</p> <p>Additionally, our customers' information is accessible only to personnel who have a business need for the information. We provide training to educate our personnel about their obligations under this privacy notice.</p>
---	--

What we do ...

<p>How does Ideal Lending collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or provide your mortgage information • Provide employment information or give us wage statements • Provide account information • We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<p>Why can't I limit all sharing?</p>	<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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on the account, unless you tell us otherwise.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include...</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include real estate companies, insurance companies, and other financial services companies.</i>
<p>Joint marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our marketing partner(s) include real estate companies, insurance companies, retailers and direct marketing companies, and other financial services companies that provide financial products/services.

OTHER IMPORTANT INFORMATION: All Statements about Federal Law mentioned above reference U.S. Federal Law.

For more information about our Privacy Policies please visit www.idealending.net/privacy-policy

Information Sharing Options, Ideal Lending LLC:

Calling us: 844-994-3325

Emailing us at info@idealending.net