

<b>FACTS</b>	What does American Lending, Inc. do with your personal information?
<b>WHY?</b>	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.
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit scores and employment information</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>HOW?</b>	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 Lending, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Lending 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	<b>Yes</b>	<b>No</b>
For our marketing purposes - to offer our products and services to you	<b>Yes</b>	<b>No</b>
For joint marketing with other financial companies	<b>Yes</b>	<b>No</b>
For our affiliates' everyday business purposes - information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>No</b>	<b>We don't share</b>
For our affiliates to market to you	<b>No</b>	<b>We don't share</b>
For non-affiliates to market to you	<b>No</b>	<b>We don't share</b>

<p><b>To limit our sharing</b></p>	<ul style="list-style-type: none"> <li>• Call us at (855) 787-Loan (5626)</li> <li>• Our menu will prompt you through your choice(s)</li> <li>• Write to us at <a href="mailto:Privacy@AmericanLending.com">Privacy@AmericanLending.com</a></li> <li>• Mail us the 'Mail-in Form' at the end of this notice</li> </ul> <p>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.</p>
<p><b>Questions?</b></p>	<ul style="list-style-type: none"> <li>• Visit our website at <a href="http://www.AmericanLending.com">www.AmericanLending.com</a> and click the "Privacy Policy" link; or Call our customer service department at toll-free number, (855) 787-Loan (5626), between the hours of 9.00 am and 6.00 pm PST, Monday through Friday, except Federal Holidays.</li> </ul>

<p><b>Who we are</b></p>	
<p><b>Who is providing this notice?</b></p>	<p>American Lending, Inc. is your mortgage servicer.</p>

<p><b>What we do</b></p>	
<p><b>How does American Lending protect my personal information?</b></p>	<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. We restrict access to nonpublic 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 information.</p> <p>American Lending employees are trained in our privacy policy and procedures. Only employees who have a legitimate business reason to access your personal information may do so.</p>
<p><b>How does American Lending collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</li> <li>• Provide account information or show your driver's license</li> <li>• provide employment information</li> <li>• Provide your mortgage information</li> <li>• Perform transactions with us</li> <li>• Make mortgage payments</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## What we do

<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account</p>
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## Definition

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include certain financial and non-financial companies with a common corporate ownership.</li> <li>• American Lending Corporation has no affiliates.</li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Non-affiliates we share with can include financial services companies such as mortgage brokers, lenders, and Servicers.</li> <li>• American Lending does not share with non-affiliates for marketing purposes.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners can include financial services companies such as mortgage brokers, lenders, realtors, builders and Servicers.</li> </ul>

## Other important information

This Privacy Notice applies to financial products and services for consumer purposes that American Lending, Inc. provides in the United States. We reserve the right to change the terms of this Privacy Notice at any time as permitted by law. The examples provided in this Privacy Notice are intended as illustrations and are not exclusive.

You may have other privacy protections under applicable state laws including those for California, residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.

California Residents: You have additional rights to limit the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies with whom American Lending, Inc. does business. California consumers may opt out of any such disclosure by completing, signing and returning the attached form entitled "Important Privacy Choices for California Consumers".

If you are a customer in the following states, you may have additional privacy rights under your state's laws.

5199 E. Pacific Coast Hwy. Suite 410,  
Long Beach, CA 90804

☎ (855) 787-LOAN

📠 (562) 719-2048

🌐 [www.AmericanLendingInc.com](http://www.AmericanLendingInc.com)

ACHIEVE YOUR AMERICAN DREAM WITH AMERICAN LENDING!

## State Specific Privacy Notice

### What information do we collect?

**Information from you - for example:**

- Your name, address, and Social Security number
- Your assets and income

**Information from your transactions with us - for example:**

- Your loan number and balances
- Your payment history
- Other parties to the transaction

**Information about your transactions with non-affiliated third parties- for example:**

- Your credit card usage

**Information from consumer reporting agencies- for example:**

- Your creditworthiness and credit history

### When does American Lending share information?

American Lending is permitted by law to disclose information about you to non-affiliated third parties under some circumstances.

**To our non-affiliated marketing partners.**

- We may disclose information about you to non-affiliated third parties that help us to market our own products and services.

**With others, as permitted by law.** We may disclose information about you to non-affiliated third parties when it is permitted by law. For example, we may provide information to third parties that perform services on our behalf, such as:

- Title And Escrow Companies
- Non-Profit Agencies
- To Service, Process Or Enforce Your Loan Agreement With Us
- To Protect The Rights, Property Or Safety Of American Lending, Our Customers Or Others (Such As For Fraud Protection And Credit Risk Reduction)
- To Comply With A Legal Requirement Or Process
- To Consumer Reporting Agencies

When you are no longer our customer, we continue to share your information as described in this notice.

### Where can I get more information?

Call toll-free, (855) 787-Loan (5626) and ask for the Compliance Manager