

FACTS**WHAT DOES Right Start Mortgage, Inc. (NMLS #35960) 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 transaction 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 Right Start Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Right Start Mortgage 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		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		

To limit our sharing

- Call 1-800-520-5626 or
- Visit us online: <http://www.rightstartmortgage.com/privacy-options>

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 Toll-Free 1-800-520-5626

Who we are

Who is providing this notice?

Right Start Mortgage, Inc.
3452 E. Foothill Blvd. Suite 700 Pasadena, CA 91107

What we do

How does Right Start Mortgage, Inc. 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. All of our sensitive information forms are submitted and stored securely using tried and proven industry standard protocols.

How does Right Start Mortgage, Inc. collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your income information
- provide account information or employment information
- provide contact 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. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

n We may share this generic service profile information with our partners, affiliates, and potential investors in order to describe our client base to better serve you.

Nonaffiliates

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

- Right Start Mortgage does not share with nonaffiliates.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Right Start Mortgage doesn't jointly market.

Other important information

Do Not Call Policy: This notice is Right Start's Do Not Call Policy under the Telephone Consumer Protection Act. Right Start abides by all federal and state regulations on telephone usage, maintains an internal Do Not Call list and makes no telemarketing calls to numbers on this list. All Do Not Call requests are implemented within 30 days and the selection is permanent – unless you elect to remove your number from the list.

State and Local Regulations: If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, Right Start Mortgage will fully comply with these as well. Under California law, we will not share information we collect about you with companies outside of Right Start Mortgage, unless the law allows.

Nevada: State law requires that we provide residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: BCPINFO@ag.state.nv.us.

Use of Third Parties: We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at Right Start's direction, only receive the information necessary to perform these functions, and adhere to Right Start's data security guidelines.

Credit Reporting: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.