

FACTS**What Does Heritage Funding 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: <ul style="list-style-type: none"> • Social Security Number and Credit Scores • Income and Employment Information • Account Balances and Mortgage Rate and Payments 	
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 Heritage Funding chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Heritage Funding share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	No	We Don't Share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
To limit our sharing	<ul style="list-style-type: none"> • Call 214-478-1180 • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information days from the date we sent notice. When you are <i>no longer</i> 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>	
Questions?	• Call 214-478-1180 or go to https://www.heritagefunding.com then "contact us"	

Mail-in Form

If you have a joint account your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply any choice(s) only to me	Mark any/all you want to limit	
	Name	
	Address	
	City, State Zip	
	Loan Number	
		Mail to: Heritage Funding PO Box 849 Rockwall, TX 75087

Who we are	
Who is providing this notice?	Continental American Mortgage Corporation dba Heritage Funding
What we do	
How does Heritage Funding protect my personal 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>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These include computer safeguards and secured files and buildings.</p>
How does Heritage Funding collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or show your government issued ID • pay us by check or provide account information • provide employment information
Why can't I limit all sharing?	<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>
What happens when I limit sharing or an account I hold jointly with someone?	Your selections apply to everyone on your account, unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Heritage Funding does not share with our affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include Lenders to whom we submit mortgage applications, and contact relationship managers or other service providers who distribute informational or promotional materials on our behalf.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Heritage Funding does not share with non-affiliates for the purpose of joint marketing.</p>