

FACTS**WHAT DOES Atlantic Coast Mortgage, 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: <ul style="list-style-type: none"> ▪ Social Security number ▪ Account balances ▪ Payment history <ul style="list-style-type: none"> and Transaction history and 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 Atlantic Coast Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic Coast Mortgage, 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 - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	Yes	Yes - It is required/provides an Opt-Out
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No - Does not provide an Opt-Out
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No - Does not provide an Opt-Out
For our affiliates to market to you	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 866-311-8627 — our menu will prompt you through your choice(s) or ▪ Visit us online: http://atlanticcoastmortgage.com/content/privacy-policy <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 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>
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Questions?	Call 866-311-8627 or go to http://atlanticcoastmortgage.com/content/privacy-policy
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Who we are	
Who is providing this notice?	Atlantic Coast Mortgage, LLC
What we do	
How does Atlantic Coast Mortgage, 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 and secured files and buildings. We also use procedural safeguards that comply with Federal standards to guard your non-public personal information.
How does Atlantic Coast Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Give us your income information or ▪ Provide employment information or ▪ Give us your wage statements or ▪ Give us your contact information or ▪ Apply for a loan We also collect your personal information from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Lender Service Provider, LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Atlantic Coast Mortgage, 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. <ul style="list-style-type: none"> ▪ Atlantic Coast Mortgage, LLC does not jointly market.
Other important information	