

# FACTS

## WHAT DOES AMERICAN ADVISORS GROUP 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
- Account Balance
- Transaction History
- Mortgage Rates and Payments
- Credit History and Credit Scores

### How?

All financial companies need to share customer's 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 Advisors Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Advisors Group share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, internal research, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

### To limit our sharing

- Call 1-866-254-9903  
or
- Mail the form on the top of the next page

**Please note:**

If you are a new customer, we may begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we may continue to share your information as described in this notice.

However, you may contact us at any time to limit our sharing.

### Questions?

Call 1-866-254-9903

## Mail-In Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name		<b>Mail to:</b> American Advisors Group Imaging Department 3800 W. Chapman Avenue Orange, California 92868
Address		
City, State, ZIP		
Loan Number		



### Who we are

**Who is providing this notice?**

American Advisors Group

### What we do

**How does American Advisors Group protect my personal information?**

AAG maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic information. Only designated personnel have access to consumer information. Corporate policies enforce disciplinary measures if employees violate these standards.

**How does American Advisors Group collect my personal information?**

We collect your personal information when you apply for a loan, give us your contact information, tell us who receives loan proceeds, tell us where to send loan proceeds, and show your government-issued ID.

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 non-affiliates 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 to everyone on your account – unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They may be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include our subsidiary AAG Residential Services, Inc. (AAGRS) and one company under common ownership - (FNC Title Services, LLC and its divisions)</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They may be financial and non-financial companies.</p> <p><i>Examples of typical nonaffiliates include Loan Application Underwriting and Processing Companies, Appraisal Management Companies, Title Companies, Credit Reporting Companies, Homeowner Insurance Companies, Flood Insurance Providers, Trust Attorneys and Service Providers.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include non-financial services entities who may use your information for marketing purposes.</p>

Other Important Information	
<b>State Laws</b>	<p>California: Accounts with a California mailing address are treated as if they have limited the sharing with nonaffiliates as described on page 1, unless such sharing is permitted by law. California residents are provided a California notice for additional choices.</p> <p>Vermont: Accounts with a Vermont mailing address are treated as if they have limited sharing as described on page 1, unless such sharing is permitted by law. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>