

**FACTS****WHAT DOES ATLANTIC PEARL 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, mortgage rates and payments</li> <li>• Payment history and credit scores</li> </ul>
<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 Atlantic Pearl chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Madison 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, 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	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Fax the form below to 800-563-4164</li> <li>• Send an email to <a href="mailto:customerservice@atlanticpearlmortgage.com">customerservice@atlanticpearlmortgage.com</a>, including your name and loan number</li> <li>• Mail the form below in the enclosed, self-addressed envelope</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>
<b>Questions?</b>	<a href="mailto:customerservice@atlanticpearlmortgage.com">send an email to customerservice@atlanticpearlmortgage.com.</a>

**Mail-in Form****Mark each type of sharing 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 allow your non-affiliates to use my personal information to market to me.

<b>Name</b>		<b>Mail to:</b> <b>ATLANTIC PEARL MORTGAGE LLC</b> <b>Attention: Privacy – Customer Service</b> <b>2770 ARAPAHOE RD</b> <b>LAFAYETTE, CO 80026</b>
<b>Address</b>		
<b>City, State, ZIP</b>		
<b>Account #</b>		

## Who we are

<b>Who is providing this notice?</b>	Atlantic Pearl Mortgage, LLC (“Atlantic Pearl”)
--------------------------------------	---

## What we do

<b>How does Atlantic Pearl protect my personal information?</b>	To protect your personal information from unauthorized access and use, we employ security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also contractually require third parties doing business with us to comply with all privacy and security laws.
<b>How does Atlantic Pearl collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• provide employment information or give us your contact information</li> <li>• pay us by check</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

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

- *Atlantic Pearl; has no affiliates*

**Nonaffiliates**

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

- *Atlantic Pearl 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.

- *Our joint marketing partners include mortgage lenders.*

## Other important information

**Call Monitoring and Recording.** If you communicate with us by telephone, we may monitor or record the call.

**State Laws** – Our privacy and information sharing practices are in accordance with federal and state laws. California, Nevada and Vermont state laws limits the sharing personal information for their residents. We will not share your personal information about California, Nevada or Vermont residents with non-affiliated third parties (Box 3) except as permitted by law. In the future if other states adopt privacy laws more restrictive than those under current federal or state law, Atlantic Pearl will comply with those new laws.

**California:** If you have a California address, we will treat your account as if you opted out from sharing information with non-affiliated companies on the Privacy Form (Box 3). To further restrict the sharing of personal information with our affiliates, you can mark Box 1 and Box 2 on the mail-in Privacy Form as well.

**Nevada:** If you have a Nevada address, we will treat your account as if you opted out from sharing information with non-affiliated companies on the Privacy Form (Box 3). To further restrict the sharing of personal information with our affiliates, you can mark Box 1 and Box 2 on the mail-in Privacy Form as well.

**Texas:** Atlantic Pearl Mortgage, LLC is registered under the laws of the State of Texas and is subject to regulatory oversight by the Office of Consumer Credit Commission. Any consumer wishing to file a complaint against Atlantic Pearl Mortgage, LLC should contact the *Office of Consumer Credit Commissioner: 2601 North Lamar Blvd., Austin, TX 78705-4207*; Telephone: 1-800-538-1579, Fax: 1-512-936-7610, email: [consumer.complaints@occc.state.tx.us](mailto:consumer.complaints@occc.state.tx.us)

**Vermont:** If you are a resident of Vermont, Atlantic Pearl Mortgage, LLC does not disclose information about your creditworthiness to our affiliates and also does 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. In the event that this should change, Atlantic Pearl Mortgage, LLC will not share your information without an affirmative opt-in. We will communicate the opt-in process with you at that time.