

## FACTS

### WHAT DOES Blackwell Mortgage 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 Payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Blackwell Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blackwell Mortgage 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	no	n/a
<b>For joint marketing with other financial companies</b>	no	n/a
<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	no
<b>For our affiliates to market to you</b>	No	n/a
<b>For nonaffiliates to market to you</b>	No	They have their own privacy policies regarding marketing to you.

#### Questions?

Call (984) 789-5871 or go to [BlackwellMortgageNC.com](http://BlackwellMortgageNC.com)

## Who we are

Who is providing this notice?

Blackwell Mortgage

## What we do

How does Blackwell Mortgage 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.

How does Blackwell Mortgage collect my personal information?

We collect your personal information, for example, when you

- complete an online application
- verbally apply by phone
- upload requested documents

have publicly available information needed for business only purposes

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. We work with Third Parties to get you from an application to closing. This includes Processing, Wholesale Lenders, Credit Agencies, Employment and Income verifiers, Title companies, Insurance companies, and attorney offices. All sharing is strictly for essential services.

## Definitions

Affiliates

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

- Axiom Processing Experts

Nonaffiliates

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

- Various Wholesale Lenders, Attorneys, Insurance Companies, Title Insurance Companies

Joint marketing

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

- None

## Other important information

We take your privacy seriously. It will never be sold. It will never be shared without a business reason to share that strictly involves loan approval.