

FACTS WHAT DOES RIDGELAND 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances, payment/transaction history, and employment information ▪ credit history, credit scores and photo identity documentation
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 RIDGELAND MORTGAGE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RIDGELAND MORTGAGE 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, report to credit bureaus, or fraud detection and prevention	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll-free (888) 337-6888 EXT. 6789 –our menu will prompt you through your choice(s) or ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888) 337-6888 EXT. 6789 or www.ridgelandmortgage.com/privacy-statement
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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 my choices only to me	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #d3d3d3;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="background-color: #d3d3d3; vertical-align: top;"> Mail to: RIDGELAND MORTGAGE ATTN: PRIVACY OPT OUT 6531 IRVINE CENTER DRIVE SUITE 100 IRVINE, CA 92618 </td> </tr> <tr> <td style="background-color: #d3d3d3;">Address</td> <td></td> </tr> <tr> <td style="background-color: #d3d3d3;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #d3d3d3;">Loan #</td> <td></td> </tr> </table>	Name		Mail to: RIDGELAND MORTGAGE ATTN: PRIVACY OPT OUT 6531 IRVINE CENTER DRIVE SUITE 100 IRVINE, CA 92618	Address		City, State, Zip		Loan #	
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Who we are	
Who is providing this notice?	RIDGELAND MORTGAGE (NMLS #2245922)
What we do	
How does RIDGELAND 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 RIDGELAND MORTGAGE 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 ▪ Give us your income information ▪ Provide employment information ▪ Give us your employment history ▪ Provide your mortgage information ▪ Pay your mortgage ▪ Maintain an account with us <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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. See below for more on your rights under state law.</p>
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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies OWNED DIRECTLY OR INDIRECTLY BY LD HOLDINGS GROUP WHICH INCLUDE LENDING, TITLE, ESCROW, INSURANCE, AND REAL ESTATE COMPANIES SUCH AS LOANDEPOT.COM, LLC, CLOSING USA LLC (AND COMPANIES THAT USE CLOSING USA IN THEIR NAME), AMERICAN COAST TITLE COMPANY, INC., MELLO HOME SERVICES, LLC, MELLO HOME INC., MELLO INSURANCE SERVICES LLC (AND COMPANIES THAT USE MELLO IN THEIR NAME) AND RELATED COMPANIES AND SUBSIDIARIES.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include MORTGAGE COMPANIES, BANKS, TITLE AND ESCROW COMPANIES, INSURANCE COMPANIES, AND OTHER FINANCIAL SERVICES PROVIDERS, REALTORS, BUILDERS, REAL ESTATE COMPANIES, DIRECT MARKETING COMPANIES AND NON-PROFIT ORGANIZATIONS.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include CREDIT CARD COMPANIES, INSURANCE COMPANIES AND OTHER FINANCIAL SERVICES PROVIDERS, REALTORS, BUILDERS AND OTHER RESIDENTIAL REAL ESTATE COMPANIES.</i>

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

Other Important Information

CALIFORNIA, VIRGINIA, COLORADO, CONNECTICUT AND UTAH RESIDENTS: If you are a resident of these states, you are permitted to limit our disclosure of nonpublic information to affiliates (companies related by common ownership or control) and outside companies with whom RIDGELAND MORTGAGE does business to provide financial products and services. Consumers of these states may opt out of such disclosure by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers".

VERMONT RESIDENTS: We will not disclose information about your credit worthiness 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.

NEVADA RESIDENTS: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal do not call list by calling (888) 337-6888 EXT 6789, or by writing to us at the address on the mail-in form on the previous page.

Additional information concerning your privacy policies can be found at www.ridgelandmortgage/privacy-statement or call (888) 337-6888 EXT 6789.