

# FACTS

## WHAT DOES VALOR HOME LOANS 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 Transaction
- history and Account transactions

### 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 Valor Home Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Valor Home Loans 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>	No	We don't share
<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 non-affiliates to market to you</b>	No	We don't share

### To limit our sharing

- Call 404-850-0959 - our menu will prompt you through your choice(s) or
- Visit us online: [www.valorhl.com/privacy](http://www.valorhl.com/privacy)

#### 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.

### Questions?

Call 404-850-0959 or go to [www.valorhl.com/privacy](http://www.valorhl.com/privacy)

## Who we are

<b>Who is providing this Notice?</b>	Valor Home Loans
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## What we do

<b>How does Valor Home Loans protect my personal information?</b>	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.  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.
<b>How does Valor Home Loans 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 employment history</li> <li>▪ Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<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

<b>Affiliates</b>	Companies related by common ownership or control. They can be: financial and nonfinancial companies. - Valor Home Loans has no affiliates
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be: financial and nonfinancial companies. - Valor Home Loans does not share to non-affiliates to market to you
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that: together market financial products or services to you. - Valor Home Loans does not jointly market

**EMAIL AND TEXT MESSAGE COMMUNICATIONS POLICY**

If you wish to unsubscribe from our email campaigns, please click on the Unsubscribe link at the bottom of any marketing email sent from us. If you wish to stop receiving text messages from us, reply STOP, QUIT, CANCEL, OPT-OUT, or UNSUBSCRIBE to any text message sent from us. You may have the right to request access to the personal information we hold about you, to port it to a new service, or to request that your personal information be corrected or deleted. We may update this Privacy Policy at any time. Please review it frequently.

The following Mobile Messaging Terms and Conditions (the "Mobile Messaging Terms") describe the mobile messaging program (the "Program") and our collection and use of your personal information, which are also subject to our Privacy Policy. By enrolling, signing up, or otherwise agreeing to participate in the Program, you accept and agree to these Mobile Messaging Terms and our Privacy Policy.

1. **Program Description:** We may send promotional and transactional mobile messages in various formats through the Program. Promotional messages promote our products and services and may include member benefits, promotions, specials, other marketing offers, and abandoned checkout reminders. Transactional messages relate to an existing or ongoing transaction and may include confirmation receipts, notifications, updates, reminders, and other transaction-related information. Mobile messages may be sent using automated technology, including an auto-dialer, automated system, or automatic telephone dialing system. Message frequency will vary but will not exceed 10 messages per month. You agree that we, our affiliates, and any third-party service providers may send you messages regarding the foregoing topics or any topic and that such messages and/or calls may be made or placed using different telephone numbers or short codes. We do not charge for mobile messages sent through the Program but you are responsible for any message and data rates imposed by your mobile provider, as standard data and message rates may apply for SMS and MMS alerts.
2. **User Opt-In:** By providing your mobile phone number to us, you are voluntarily opting into the Program and you agree to receive recurring mobile messages from us at the mobile phone number associated with your opt-in, even if such number is registered on any state or federal "Do Not Call" list. You agree that any mobile phone number you provide to us is a valid mobile phone number of which you are the owner or authorized user. If you change your mobile phone number or are no longer the owner or authorized user of the mobile phone number, you agree to promptly notify us. Your participation in the Program is not required to make any purchase from us and your participation in the Program is completely voluntary.