

FACTS WHAT DOES FINANCE OF AMERICA 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 account balances ■ credit scores and income ■ payment history and transaction history
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 FINANCE OF AMERICA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FINANCE OF AMERICA 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, or report to credit bureaus	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"> ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 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>
-----------------------------	--

Questions?	Call toll-free (888) 488-8471
-------------------	-------------------------------

Mail-in Form	
	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.
Name	_____
Address	_____
City, State, Zip	_____
Loan #	209566000022

Mail To: FINANCE OF AMERICA, ATTN: CUSTOMER RELATIONS, 909 LAKE CAROLYN PARKWAY, SUITE 1550, IRVING, TX 75039

Who we are	
Who is providing this notice?	FINANCE OF AMERICA MORTGAGE LLC AND FINANCE OF AMERICA REVERSE LLC

What we do	
How does FINANCE OF AMERICA 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 FINANCE OF AMERICA collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for a loan or give us your income information ▪ give us your wage statements or provide account information ▪ provide employment information 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 <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as OTHER COMPANIES WITH A FINANCE OF AMERICA NAME, BOSTON NATIONAL TITLE, COMPANIES WITH BNT IN THE NAME, THE CLOSER, CANYON TITLE COMPANY, ATTORNEYS NATIONAL TITLE INSURANCE COMPANY, GULF COAST TITLE INSURANCE COMPANY AND COMPANIES WITH INCENTER IN THE NAME.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include PROVIDERS OF INSURANCE, HOME WARRANTY AND RELATED SERVICES AND DIRECT MARKETING COMPANIES.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include WARRANTY OR SERVICE CONTRACT PROVIDERS, INSURANCE PROVIDERS.</i>