

FACTS

WHAT DOES Academy Mortgage Corporation 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Assets and income ■ Credit scores and credit history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their customers’ personal information: the reasons Academy Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Academy Mortgage Corporation 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	No	We don’t share
For our affiliates’ everyday business purposes— information about your transaction and experiences	No	We don’t share
For our affiliates’ everyday business purposes— information about your credit worthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions?

Call (801)233-3700, email compliance@academymortgage.com, or visit our website at www.academymortgage.com.

Who we are

Who is providing this notice?	Academy Mortgage Corporation
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What we do

How does Academy Mortgage Corporation 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 Academy Mortgage Corporation collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan. ■ Give us your income or employment information. ■ Give us your contact information, or show your government-issued ID or driver's license. We also collect your personal information from others, such as credit bureaus, or other companies.
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 credit worthiness. ■ Affiliates from using information about your credit worthiness 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.</p>

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>Academy Mortgage does not have any affiliates.</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>Nonaffiliated companies may include title companies, appraisers, computer or software companies, insurance providers or loan purchasers.</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>Academy Mortgage Corporation does not jointly market.</i>