

U.S. Consumer Privacy Notice

FACTS	WHAT DOES <u>CHANGE LENDING, LLC</u> 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 Credit History • Assets and Income • Payment History and Credit Score <p>When you are <i>no longer</i> 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 financial companies can share their Customers' personal information; the reasons Change Lending, LLC chooses to share; and whether you can limit this sharing.																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #cccccc; text-align: left; padding: 5px;">Reasons we can share your personal information</th> <th style="background-color: #cccccc; text-align: left; padding: 5px;">Does Change Lending LLC share?</th> <th style="background-color: #cccccc; text-align: left; padding: 5px;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">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</td><td style="padding: 5px; text-align: center;">Yes</td><td style="padding: 5px; text-align: center;">No</td></tr> <tr> <td style="padding: 5px;">For our marketing purposes – to offer our products and services to you</td><td style="padding: 5px; text-align: center;">Yes</td><td style="padding: 5px; text-align: center;">No</td></tr> <tr> <td style="padding: 5px;">For joint marketing with other financial companies</td><td style="padding: 5px; text-align: center;">No</td><td style="padding: 5px; text-align: center;">No We don't Share</td></tr> <tr> <td style="padding: 5px;">For our affiliates' everyday business purposes – information about your transactions and experiences</td><td style="padding: 5px; text-align: center;">Yes</td><td style="padding: 5px; text-align: center;">No</td></tr> <tr> <td style="padding: 5px;">For our affiliates' everyday business purposes –information about your creditworthiness</td><td style="padding: 5px; text-align: center;">No</td><td style="padding: 5px; text-align: center;">No We don't Share</td></tr> <tr> <td style="padding: 5px;">For our affiliates to market to you</td><td style="padding: 5px; text-align: center;">No</td><td style="padding: 5px; text-align: center;">We don't share</td></tr> <tr> <td style="padding: 5px;">For nonaffiliates to market to you</td><td style="padding: 5px; text-align: center;">No</td><td style="padding: 5px; text-align: center;">We don't share</td></tr> </tbody> </table>		Reasons we can share your personal information	Does Change Lending LLC 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	No We don't Share	For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes – information about your creditworthiness	No	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
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To Limit our sharing	<ul style="list-style-type: none"> • Call 888-684-4292 OR Visit us online at https://www.changemtg.com/contact-us <p>Please note: If you are a new customer, we can begin sharing your information 31 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.</p>																								
Questions?	Call 888-684-4292 –or go to https://www.changemtg.com/contact-us																								

Who we are	
Who is providing this notice?	Change Lending, LLC
What we do	
How does Change Lending, LLC 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 secure files and buildings.
How does Change Lending, LLC 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 contact information • Give us your employment history • Give us your income information • Show your government issued ID <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 non-financial companies.</p> <ul style="list-style-type: none"> • Our affiliates include financial and non-financial companies, such as Street Smart Valuations, Xchange, and The Change Company CDFI, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Change Lending, LLC does not share with nonaffiliates so they can market to you.
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"> • Change Lending, LLC does not jointly market.
Other important information	

California Residents: We will limit sharing to the extent required by California law, which may differ from the practices described in this notice. CA residents receive notice regarding the choices you have regarding how we share personal information with our affiliates and companies that we do business with. CA Residents can also review our general [Privacy Online Statement](#) located on our website.

Connecticut Residents: We will limit sharing to the extent required by Connecticut law, which may differ from the practices described in this notice.

North Dakota Residents: We will limit sharing to the extent required by North Dakota law, which may differ from the practices described in this notice.

Nevada residents: We are providing you this notice pursuant to state law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by sending email to info@changemtg.com. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us

Oregon Residents: We limit sharing of your nonpublic personal information in accordance with Oregon law, which may impose different requirements than those described in this notice. For information not subject to federal financial privacy protections (such as certain marketing and business-contact data), we also adhere to the Oregon Consumer Privacy Act. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by sending us an email to info@changemtg.com Additional information concerning privacy can be found in our [Terms of Use](#) and [Privacy Online Statement](#) on our website.

Tennessee Residents: We will limit sharing to the extent required by Tennessee law, which may differ from the practices described in this notice.

Vermont Residents: We will not disclose information about your creditworthiness 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 by exercising your right to do so. You may authorize us to make these disclosures by emailing us at info@changemtg.com Additional information concerning your privacy can be found in our [Terms of Use](#) and [Privacy Online Statement](#) on our website or call (833) CHM-0123.