

FACTS

WHAT DOES PRIMELENDING, A PLAINSCAPITAL COMPANY ("PRIMELENDING") 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.
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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 ▪ Credit history and credit scores ▪ Mortgage Rates and payments
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 PrimeLending chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PrimeLending 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 transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you For information related to bank accounts and other financial and insurance products	Yes	Yes
For nonaffiliates to market to you For information related to insurance and utility company providers	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Call toll-free (800) 294-1499 – our menu will prompt you with instruction • Go to www.primelending.com (https://www.primelending.com/legal-disclosures/privacypolicy.pdf) • email consumerfeedback@primelending.com <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date this notice was provided. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	

To limit direct marketing contact	<ul style="list-style-type: none"> • Call toll-free (800) 294-1499 – our menu will prompt you with instruction • Go to www.primelending.com (https://www.primelending.com/legal-disclosures/privacypolicy.pdf) • Go to https://www.primelending.com/affiliate-marketing-opt-out • email consumerfeedback@primelending.com <p>Please note: Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
Questions?	Call toll-free (800) 294-1499 or go to www.primelending.com (https://www.primelending.com/legal-disclosures/privacypolicy.pdf).

What we do

How does PrimeLending 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 PrimeLending 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 or give us your income information ▪ Provide employment information or give us your employment history ▪ Provide your mortgage information. <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 certain financial and non-financial companies with a common corporate ownership by Hilltop Holdings Inc. entities.</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 that PrimeLending may share your information with are homeowner insurance providers and utility company provider.</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>PrimeLending may jointly market with nonaffiliated financial companies.</i>

Other important information

Vermont residents: We will not share a consumer report about you with our affiliates without your authorization.

California residents: We will not share your personal and financial information with our affiliated companies if you tell us not to do so. If you do not want us to share this information, please see the Privacy Notice for California Residents (<https://www.primelending.com/legal-disclosures/plccpaprivacynoticeforcaliforniarésidentsv5.pdf>).

Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call list by calling (800) 294-1499, or writing to PrimeLending, Attn: Compliance Department, 18111 Preston Road, Suite 900, Dallas, TX 75252. For more information, contact us at the above address. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (702) 486-3132; Email: BCPINFO@ag.state.nv.us.

Do Not Call Policy: This notice constitutes PrimeLending's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. PrimeLending does not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Consumers who ask not to receive telephone solicitations from PrimeLending will be placed on the PrimeLending Do Not Call list and will not be called in any future campaigns, including those of affiliates.

North Dakota: In addition to opting-out of the sharing of information listed in this disclosure, North Dakota law (N.D. Cent. Code §§6-08.1-01 *et seq.*; N.D. Admin. Code §§13-02-21-01 *et seq.*) requires you to consent to, or "opt-in" to, the sharing of such information.

North Dakota Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me

Mark any/all you want to limit:

- ☐ Do allow your affiliates to use my personal information to market to me.
☐ Do share my personal information with nonaffiliates to market their products and services to me.

Your consent will be valid until _____, at which time we will desist sharing the information checked above.

By signing below, you hereby consent to the sharing of the information indicated above, for the time period specified.

 - BORROWER - DATE -

 - BORROWER - DATE -

Name

Address

City, State, Zip

Loan #

Mail to:

**PRIMELENDING, A
 PLAINSCAPITAL COMPANY
 18111 PRESTON ROAD,
 SUITE 900
 DALLAS, TX 75252**