

FACTS

WHAT DOES A&D MORTGAGE 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 Payment history
Income and Account balances
Credit scores and Credit history

When you are no longer our customer, we continue to share your information as described in this notice.

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 **A&D Mortgage** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does A&D Mortgage 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	No	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

Questions?

Call 855-235-6267 or go to https://www.ADMortgage.com/

Who we are	
Who is providing this notice?	A&D Mortgage, LLC

What we do		
How does A&D Mortgage 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 A&D Mortgage collect my personal information?	We collect your personal information, for example, when you: Pay your bills or Give us your income information or Open an account or Give us your contact information or 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 - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for non-aff iliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. A&D Mortgage has no affiliates.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. A&D Mortgage does not share with non-affiliates so they can market to you.	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. A&D Mortgage does not jointly market.	

Other important information

Do Not Call Policy: This notice is the A& D Mortgage Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the stat e or federal Do Not Call lists, unless the law allows. A& D Mortgage employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations f rom A& D Mortgage will be placed on the A& D Mortgage Do Not Call list and will not be called in any future campaigns. To be placed on our marketing Do Not Call list, please call 855-235-6267. If you communicate with us by telephone, we may monitor or record the call.

California Residents. We will not share information we collect about you with companies outside of A&D Mortgage, unless the law allows. We may share information for example, with your consent, to service your account, or to report to credit bureaus.