

FACTS

WHAT DOES SWBC 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?

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 income
- Account balances and payment history
- Credit history and credit score

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 SWBC Mortgage Corporation chooses to share; and whether you can limit this sharing.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | Does SWBC 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 | 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 | NO | WE DO NOT SHARE |

TO LIMIT OUR SHARING

- Call 1-800-460-6990
- Or Email mortgagecompliance@swbc.com

Please note: *If you are a new customer, we can begin sharing your information 30 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.

QUESTIONS?

Call 1-800-460-6990 or visit us online at swbc.com.

SWBC Mortgage Corporation

9311 San Pedro Avenue, Suite 100
San Antonio, TX 78216
210.525.1241 | 800.460.6990



WHO WE ARE

Who is providing this notice?

SWBC Mortgage Corporation

WHAT WE DO

How does SWBC 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 SWBC Mortgage Corporation collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan
- Give us your employment history
- Give us your contact information
- Give us your income information
- Make a loan payment

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 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 apply to everyone on your account.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Southwest Business Corporation (SWBC), SWBC Insurance Services, Inc., SWBC Life Insurance Company, SWBC Life Insurance Agency, Inc., Cotrak Insurance Services, Inc., SWBC Investment Company, SWBC Investment Advisory Services, LLC, SWBC Professional Employer Services, SWBC Lending Solutions, NINPRO Data, Inc., AP Account Services, LLC, HomePlus, Anchor Mortgage Services.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *SWBC Mortgage Corporation does not share information with nonaffiliates*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

OTHER IMPORTANT INFORMATION:

Our postal address is:

9311 San Pedro Ave, Suite 100
San Antonio, TX 78216

Vermont Residents—Your state law requires financial institutions to obtain your consent prior to sharing information about you with others. Except as permitted by law, we will not share information we collect about you with non-affiliated third parties or companies in our corporate family unless you call us at 1-800-460-6990 and authorize us to do so.

California Residents—Your state law requires financial institutions to obtain your consent prior to sharing information about you with our affiliates (companies we own or control) and outside companies that we do business with. Except as permitted by law, we will not share information we collect about you.