

**FACTS****WHAT DOES Strong Home Mortgage, LLC DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.	
<b>What?</b>	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"> <li>• <b>Social Security number</b> and <b>Income</b></li> <li>• <b>Purchase history</b> and <b>Credit history</b></li> <li>• <b>Employment information</b> and <b>Assets</b></li> </ul>	
<b>How?</b>	All financial companies need to share <b>Customers</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers</b> personal information; the reasons <b>Strong Home Mortgage, LLC</b> chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Strong Home Mortgage, LLC share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>571-443-2000</b> — our menu will prompt you through your choice(s) or</li> <li>• Visit us online: <b>www.stronghome.com</b></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new customer</i>, we can begin sharing your information <b>60</b> days from the date we sent this notice. When you are <i>no longer</i> our <b>customer</b>, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call <b>800-862-7803</b> or go to <b>www.stronghome.com</b>	

Who we are	
Who is providing this notice?	Strong Home Mortgage, LLC

What we do	
How does Strong Home Mortgage, 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 secured files and buildings.
How does Strong Home Mortgage, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• <b>Apply for a loan</b> or</li> <li>• <b>Give us your employment history</b> or</li> <li>• <b>Give us your income information</b> or</li> <li>• <b>Give us your contact information</b> or</li> <li>• <b>Provide account information</b></li> </ul> <p><b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</b></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"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. <b>See below for more on your rights under state law.</b></p>
What happens when I limit sharing for an account I hold jointly with someone else?	<b>Your choices will apply to everyone on your account - unless you tell us otherwise</b>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our Affiliates include nonfinancial companies such as Summit Title Resources, LLC</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Strong Home Mortgage, LLC does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Strong Home Mortgage, LLC does not jointly market.</i></li> </ul>

## Other important information

### **California Residents:**

**We will not share information we collect about you with companies outside of Strong Home Mortgage unless the law allows. We may share information for example, with your consent, to service your account or to report to credit bureaus. For more information, see also the separate California Consumer Privacy Notice on our website at [www.stronghome.com/ccpa/privacy](http://www.stronghome.com/ccpa/privacy).**

### **Vermont Residents:**

**Under Vermont Law, we will not share information we collect about Vermont residents with non-Strong Home Mortgage, LLC entities without your consent or unless the law allows. We also will not share your creditworthiness information with affiliates without your consent (this does not cover information about transactions or experiences, which may be shared with affiliates without consent).**

# Strong Home Mortgage Privacy Policy

At Strong Home Mortgage, we recognize that you have a right to expect your personal financial information to remain private and secure. We maintain standards to reasonably ensure that your information is kept private, secure and protected at all times, and will provide details regarding how your information is used and the benefits such use provides to you.

## Changes To Our Privacy Policy

We may make changes to our privacy policy in the future. If you've elected to receive e-mail messages or newsletters from us and later change your mind, you can modify your preference by contacting us at [1-800-862-7803](tel:1-800-862-7803). In any general bulk commercial e-mail that we send to you, you will have the ability to opt out of receiving such messages in the future. We will process your request as quickly as possible, but it may take up to 10 days to complete an opt-out request. We will continue to send you other types of transactional and relationship e-mail communications, such as processing requests, conditional loan offers, requests for additional information, service updates or announcements, administrative notices and surveys, unless you also opt out of receiving them. Please note that opting out of receipt of promotional e-mail communications will only affect future activities or communications from us. If we have already provided your information to a third party as part of your loan application then you may have to change your preferences directly with that third party.

If you do not want us to send you postal mail for marketing purposes, you may remove your name from current and future mailing lists by contacting us at [1-800-862-7803](tel:1-800-862-7803).

## Contacting Us

If you have any questions about this privacy policy, please write us Strong Home Mortgage 9408 Grant Avenue, Ste 302, Manassas VA 20110 or via telephone at [1-800-862-7803](tel:1-800-862-7803).

## The Cookies and Other Tracking Technologies We Use.

We adhere to the DAA Self-Regulatory Principles. Our website uses "cookie", "web beacon" and "tag" technology. We use cookies, web beacons and tags to identify your device, provide website user authentication, conduct fraud prevention and management services, distinguish you from other visitors, record your IP address and understand your use of our site, and identify the URL of the website from which you were directed to this site. This information is used to help us serve you better by improving our website design, as well as our products, services, and promotions. We do not track any information about your use of other websites. Information obtained through cookies, web beacons and tags may be shared with (or provided to us by) service providers for the purpose of providing better service.

A cookie is a small data file that is placed on the hard drive of your computer when you visit a website. A "session cookie" expires immediately when you end your session (i.e., close your browser). A "persistent cookie" stores information on the hard drive so when you end your session and return to the same website at a later date, the cookie information is still available. Web beacons and tags are small strings of code that are used in conjunction with a cookie and that allow us to record activity on our websites. When you visit our website, we may use both a session and a persistent cookie. This cookie may contain information (such as a unique user ID) that is used to track your usage of our website. A web beacon allows us to capture certain additional types of information about a visitor's actions on a web site, such as a visitor's cookie number, the time, date, duration and number of page views, a description of the page