

<b>FACTS</b>	<b>What Does Caliver Beach Mortgage, LLC Do With Your Personal Information?</b>	
<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 required 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>• Social Security Number and mortgage rates and payments</li> <li>• credit history and credit scores</li> <li>• Income and account balances</li> </ul>	
<b>How?</b>	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 Caliver Beach Mortgage, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Caliver Beach Mortgage, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 410-753-0177</li> <li>• Visit us online: <a href="http://www.caliverbeach.com">www.caliverbeach.com</a> or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> 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.</p>	
<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 410-753-0177 or go to <a href="http://www.caliverbeach.com">www.caliverbeach.com</a></li> </ul>	



<b>Mail-in Form</b>		
	Mark any/all you want to limit [ ] Do not use my personal information to market to me.	
<b>Name</b>		<b>Mail to:</b> Caliver Beach Mortgage, LLC 500 Redland Court Suite 30 Owings Mills, MD 21117
<b>Address</b>		
<b>City, State Zip</b>		
<b>Loan #</b>		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Caliver Beach Mortgage, LLC
<b>What we do</b>	
<b>How does Caliver Beach Mortgage, LLC protect my personal information?</b>	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.
<b>How does Caliver Beach Mortgage, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for financing or provide employment information</li> <li>• provide your mortgage information or provide account information</li> <li>• apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 non-affiliates to market to you</li> </ul> <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<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>Caliver Beach Mortgage, LLC has no affiliates.</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>Caliver Beach 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>Caliver Beach Mortgage, LLC doesn't jointly market.</i></li> </ul>