

FACTS

WHAT DOES Reverse Mortgages SIDAC, a Division of Greenleaf Financial 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Date of Birth ■ Credit History and Federa/State Liabilities ■ Account Balances and Payment Status <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Reverse Mortgages SIDAC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Reverse Mort SIDAC 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	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?	Call 651-762-9648 or go to toll free 877-590-9648
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Who we are

Who is providing this notice?

Reverse Mortgages SIDAC NMLS 173899

What we do

How does Reverse Mortgages SIDAC 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 Reverse Mortgages SIDAC collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or Provide government issued ID
- Provide account statements or Provide mortgage information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, Social Security Administration, or CAIVRS.

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.

Definitions

Affiliates

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

- *Reverse Mortgages SIDAC nor Greenleaf Financial does not have any affiliates*

Nonaffiliates

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

- *Reverse Mortgages SIDAC only shares your personal information with non-affiliates as required in the normal processing of your loan.*

Joint marketing

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

- *Reverse Mortgages SIDAC no Greenleaf Financial does not engage in joint marketing.*

Other important information