

Rev. 09/29/2020

FACTS	WHAT DOES ARC HOME LLC (ARC HOME) 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: <ul style="list-style-type: none"> ▪ Social Security Number and Income ▪ Account Balances and Payment History ▪ Credit History and Credit Scores 																									
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 Arc Home chooses to share; and whether you can limit this sharing.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Reasons we can share your personal information</th> <th style="text-align: center;">Does Arc Home LLC share?</th> <th style="text-align: center;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes - to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your transactions and experiences</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes - information about your creditworthiness</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For our affiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">We don't share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does Arc Home LLC 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 our affiliates to market to you	No	We don't share	For nonaffiliates to market to you	No	We don't share
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Questions?	Call 1 (844) 851-3600 or go to www.archomellc.com																									

Who we are	
Who is providing this notice?	Arc Home LLC

What we do	
How does Arc Home 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. Our Employee code of ethics requires confidential treatment of all consumer information.
How does Arc Home LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> Apply for a loan or pay your bills Provide account information or provide your mortgage information Show your government-issued ID 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: <ul style="list-style-type: none"> 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. See below for information under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> Arc Home does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> Arc Home does not share with non affiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> Arc Home does not jointly market.

Other important information	<small>In the following states, Arc Home LLC is transacting business as: (i) in Oregon, as ArcHomeLLC, a limited liability company of Maryland; and (i) in Arkansas, Florida, Illinois, Missouri, Texas and Wisconsin as Arc Home Loans LLC.</small>
<p>For California & Vermont Customers:</p> <ul style="list-style-type: none"> We will not disclose information about your credit worthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by California and Vermont law, unless you authorize us to make those disclosures. Arc Home does not share information beyond the exceptions allowed, there is no need for you to notify Arc Home with regard to opting in or opting out. Additional information about Arc Home's privacy policies, including compliance with the California Consumer Privacy Act of 2018, can be found at www.archomeloans.com <p>For North Dakota Customer</p> <ul style="list-style-type: none"> We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. 	