

FACTS**What Does Lift Home Lending
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 ▪ credit history and credit scores ▪ account balances and payment history | |
| 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 Lift Home Lending chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does Lift Home Lending share? | Can you limit this sharing? |
| For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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 | We do not share |
| For joint marketing with other financial companies | No | We do not share |
| For our affiliates' everyday business purposes -- information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes -- information about your creditworthiness | No | We do not share |
| For our affiliates to market to you | No | We do not share |
| For nonaffiliates to market to you | No | We do not share |
| To limit our sharing | <ul style="list-style-type: none"> • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information days from the date we sent notice. When you are <i>no longer</i> 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> | |
| Questions? | | |

Mail-in Form

| | | |
|--------------------------------|--|--|
| Mark any/all you want to limit | | |
| Name | | Mail to: 466 North Main Street, #204, Clearfield, UT, 84015 |
| Address | | |
| City, State Zip | | |
| Loan Number | | |

Who we are**Who is providing this notice?**

Lift Home Lending

What we do**How does**

Lift Home Lending

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

Lift Home Lending

collect my personal information?

We collect your personal information, for example, when you:

- apply for a loan or give us your employment history
- give us your income information or provide account information
- provide employment information

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

- 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.

- Lift Home Lending has no affiliates.

Nonaffiliates

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

- Lift Home Lending

does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Lift Home Lending

doesn't jointly market.

SMS Policy

By providing your phone number and consenting to receive text messages, you agree to the following terms:

- **Purpose of SMS:** We may send SMS messages to provide account updates, loan process notifications, and other service-related communications.
- **Frequency:** The frequency of SMS messages may vary based on your account activity or preferences.
- **Opt-Out:** You may opt out of receiving SMS messages at any time by replying "STOP" to any message or contacting us directly. Message and data rates may apply, depending on your mobile carrier and plan.
- **Third-Party Services:** We may use third-party services to send SMS messages, but we ensure these services are compliant with privacy regulations.
- **Confidentiality:** We strive to protect your information, but SMS is not a fully secure form of communication. Do not send sensitive personal information via SMS.