

**FACTS****WHAT DOES KBHS HOME LOANS, LLC (NMLS# 1542802) 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>▪ Social Security number and income</li> <li>▪ credit scores and credit history</li> <li>▪ account balances and payment history</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 the Lender chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KBHS Home Loans, LLC share?	Can you limit this sharing?
<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	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<b>Mail the form on Page 3</b> <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.
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<b>To limit direct marketing</b>	<b>Mail the form on Page 3</b> <b>Please note:</b> A Do Not Call election is effective for five years (or while you are an active customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements or when you visit us online. You may also be contacted to service your account or participate in surveys.
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<b>Questions?</b>	Call 1-657-269-4370
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## Who we are

## Who is providing this notice?

KBHS Home Loans, LLC NMLS# 1542802  
8650 Freepoint Parkway South, Suite 250, Irvine, TX 75063

## What we do

## How does the Lender 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. Only authorized employees are allowed access to your information when needed to complete their work. Any company we work with is required to have safeguards to protect customer information.

## How does the Lender collect my personal information?

We collect your personal information, for example, when you

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

## 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.

- *Our affiliates include financial companies with common ownership or control such as Stearns Ventures, LLC and Stearns Lending, LLC and non-financial companies with common ownership or control such as KB Home, Inc., KB Home Title Services, Inc., San Antonio Title Co. and KB Home Insurance Agency, Inc.*

## Nonaffiliates

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

- *The Lender does not share with non-affiliates to market to you.*

## Joint marketing

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

- *The Lender does not jointly market.*



**Other Important Information**

**Do Not Call Policy:** This Privacy Policy constitutes the Lender's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. The Lender maintains an internal Do Not Call preference list. Do Not Call requests will be honored within thirty (30) days and will be honored for at least five (5) years from the date of request. No telemarketing calls will be made by the Lender or its employees to residential or cellular phone numbers that appear on the Lender's Do Not Call List.

**Nevada:** Nevada law allows marketing calls to existing customers even if you are listed in the national do not call list. To opt out of receiving marketing calls, please contact us at: 1-657-269-4370 or Compliance Department - 750 State Highway, 121 Bypass, Suite 250, Lewisville, TX 75067. For additional information, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St, Suite 3900, Las Vegas, NV 89101; phone: 702.486.3132; email: bcpinfo@ag.state.nv.us.

**Mail-in Form**

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.  
 Please put me on your Lender Do Not Call List

Name

Address

City, State, Zip

Loan #

**Mail to:**

COMPLIANCE DEPARTMENT -  
 750 State Hwy. 121 Bypass, Suite 250  
 Lewisville, TX 75067

