

FACTS WHAT DOES KBHS HOME LOANS, LLC (NMLS #1542802) 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 ■ Credit history and credit scores ■ Mortgage rates and payments, 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 KBHS HOME LOANS, LLC (NMLS #1542802) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KBHS HOME LOANS, LLC (NMLS #1542802) 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 do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
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	<p>Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this 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>
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Questions?	Call 1-855-378-6625 or go to Info@kbhshomeloans.com
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Mail-in Form

<p>Leave Blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p>				
	Name				<p>Mail to: MARKETING DEPARTMENT 401 E. Corporate Drive, Suite 150 Lewisville, TX 75057</p>
	Address				
	City	State	Zip		
	Loan #				

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

KBHS HOME LOANS, LLC
300 EAST ROYAL LANE, SUITE #250
IRVING, TX 75039

What we do**How does KBHS HOME LOANS, LLC (NMLS #1542802) 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 KBHS HOME LOANS, LLC (NMLS #1542802) 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 show your driver's license
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, other financial 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. See below for more on your rights 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 - unless you tell us otherwise.

Definitions**Affiliates**

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

- **KBHS HOME LOANS, LLC (NMLS #1542802)**, affiliates include financial companies such as **STEARNS LENDING, LLC**.

Nonaffiliates

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

- **KBHS HOME LOANS, LLC (NMLS #1542802)** does not share with nonaffiliates to market to you.

Joint marketing

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

- **KBHS HOME LOANS, LLC (NMLS #1542802)** 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 of receiving the information, 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. Please fill out and return the Mail-in Form below TO BE PLACED ON THE 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 855-378-6625 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; e-mail: bcpinfo@ag.state.nv.us.