

## FACTS

### WHAT DOES KELLER HOME LOANS 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:

- Social Security number and income
- Account Balances and Payment History
- Credit History and Credit scores

#### 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 Mutual of Omaha Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Keller Home Loans 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes —</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

#### To limit our sharing

- Call 888-417-3898 and follow voicemail prompts or
- Mail the **form** below

**Please note:**

**If you asked us to limit sharing previously, it still applies. You need not notify us again.**

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* a customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

- Call 833-721-1001 or go to <https://kwlends.com/privacy>

## Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account</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> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information w/nonaffiliates to market their products &amp; services to</p>	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Loan Application #</b>	
		<p><b>Mail to:</b>          Mutual of Omaha Mortgage, Inc.          1 East 22<sup>nd</sup> Street, Suite 401          Lombard, IL 60148          Attention: Compliance</p>

## Who we are

Who is providing this notice?

**Keller Home Loans, a division of Mutual of Omaha Mortgage, Inc.**

## What we do

**How does Mutual of Omaha Mortgage 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, secured files and buildings.

**How does Mutual of Omaha Mortgage collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan
- Give us your contact information
- Give us your employment history
- Give us your income information
- Give us your wage statements

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. See Other important information below.

**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, but are not limited to, Omaha Financial Holdings and companies with Mutual of Omaha in their name such as Mutual of Omaha Insurance Company

**Nonaffiliates**

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

- We may share with membership clubs and affinity organizations

**Joint marketing**

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

- Our Joint Marketing Partners include financial services companies

## Other important information

You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information.

**For California Residents.** We will not share information we collect about you with non-affiliated third parties, except as permitted by law. In addition, we will send California residents a California notice for additional privacy choices.

**For Nevada Residents:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by contacting us at: Mutual of Omaha Mortgage, 1 East 22<sup>nd</sup> Street, Suite 401 Lombard, IL 60148; Attention: Compliance or email: [mmcompliance@mutualmortgage.com](mailto:mmcompliance@mutualmortgage.com). Nevada law requires that we also provide you with the following contact information: Bureau of Customer Protection, Office of the Nevada Attorney General, 555 E Washington St., Ste 3900, Las Vegas, NV 89101; Phone 702.468.3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

**For North Dakota and Vermont Residents.** We will not share information we collect about you with non-affiliated third parties, except as permitted by law. We may share your information with our affiliates, so they may market to you. However, we will not share information about your credit worthiness with affiliates. You do not need to take any action to limit this kind of information sharing.