

# FACTS

## WHAT DOES Excel Realty & Mortgage, Inc. (DBA Excel Mortgage Services) 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 Information
- Credit History and Payment History
- Asset Information and Employment information

### 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 Excel Realty & Mortgage, Inc chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information                                                                                                                                              | Does Excel Realty & Mortgage, Inc share? | Can you limit this sharing? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you                                                                                                             | Yes                                      | No                          |
| <b>For joint marketing with other financial companies</b>                                                                                                                                   | No                                       | We Don't Share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences                                                                               | Yes                                      | No                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness                                                                                           | Yes                                      | No                          |
| <b>For our affiliates to market to you</b>                                                                                                                                                  | No                                       | We Don't Share              |
| <b>For nonaffiliates to market to you</b>                                                                                                                                                   | No                                       | We Don't Share              |

### To limit our sharing

- Call 833-33-Excel —our menu will prompt you through your choice(s) or
- Visit us online: Email us at [HelloExcel@TeamERM.com](mailto:HelloExcel@TeamERM.com)

**Please note:**

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.

### Questions?

Call 833-33-EXCEL or go to [www.TeamERM.com](http://www.TeamERM.com) and Email: [HelloExcel@TeamERM.com](mailto:HelloExcel@TeamERM.com)

## Who we are

### Who is providing this notice?

Excel Realty & Mortgage, Inc. (DBA Excel Mortgage Services)

## What we do

### How does Excel Realty & Mortgage, Inc. 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.

Additionally, our customers information is accessible only to personnel who have a business need for the information.

### How does Excel Realty & Mortgage, Inc. collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or provide your mortgage information
- Provide employment info or give us wage statements
- Provide account 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. 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 the account, unless you tell us otherwise.

## Definitions

### Affiliates

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

- Excel Realty & Mortgage, Inc., DBA Excel Mortgage Services, DBA InstaFi Home Loans, DBA Atlantic Pacific Funding.

### Nonaffiliates

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

- Nonaffiliates we share with include financial service providers like mortgage lenders, title companies, and personal lenders, as well as other third parties, as applicable, as permitted by law.

### Joint marketing

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

- N/A

## Other important information

California: If you are a resident of California, we will not share your personal information we collect about you with non-Affiliated companies, except as permitted by law. For example, we may share information with your consent or to service your mortgage loan. We will limit sharing with our affiliates to the extent required by California law. For more information about your California Privacy Choices, please visit our California Privacy Policy at [www.TeamERM.com](http://www.TeamERM.com)