

**FACTS**

**WHAT DOES GUARANTY HOME MORTGAGE CORPORATION 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
- Credit history and Credit scores
- Assets and Payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 Guaranty Home Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranty Home Mortgage Corporation 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

**Questions?**

Call 615-895-5101 or go to [www.ghmloans.com](http://www.ghmloans.com)



## Who we are

<b>Who is providing this Notice?</b>	Guaranty Home Mortgage Corporation
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## What we do

**How does Guaranty Home Mortgage Corporation 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.

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 Guaranty Home Mortgage Corporation collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan or Give us your income information
- Provide employment information or Provide account information
- Tell us about your investment or retirement portfolio

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 non-affiliates 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.

- *Guaranty Home Mortgage Corporation does not share with our affiliates*

**Non-affiliates**

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

- *Nonaffiliates we share with can include NONE.*

**Joint Marketing**

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

- *Our joint marketing partners include NONE.*