

FACTS

WHAT DOES Luminate Home Loans, Inc. 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 ▪ Payment History and Account Balances ▪ Credit Score and Credit 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 Luminate Home Loans, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Luminate Home Loans, Inc. 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	No	We do not share
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	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> - Call us toll-free at 833.594.0379 - Visit us online: www.goluminate.com - Email us at contactus@goluminate.com <p>Please note: 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 952-698-3300 or go to www.goluminate.com

Who we are	
Who is providing this notice?	Luminate Home Loans, Inc.
What we do	
How does Luminate Home Loans, 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.
How does Luminate Home Loans, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - Open an account or apply for a loan - Provide income or employment information - Give us your contact information or provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies, such as LUMINATE BANK and PARAGON INSURANCE BROKERAGE, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Luminate Home Loans, Inc. does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Luminate Homes Loans, Inc. does not jointly market.</i>

Other Important Information

The NMLS for Luminate Home Loans, Inc. is: 150953

The information below pertains to individual state laws and only applies to the residents of that particular state. If state law provides you with additional privacy protections, we follow state law.

California Residents:

In accordance with California law, we will not share information we collect about you with companies outside of Luminate Home Loans, unless the law allows. For example, we may share information with your consent, to service your account, or provide rewards or benefits you are entitled to. We will limit our sharing to the extent required by California law.

Nevada Residents:

Nevada law (NRS 228.600(3)) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling 833.594.0379 or writing to Luminate Home Loans, Inc., Attn: Privacy Officer, 2523 S. Wayzata Blvd, Ste 200, Minneapolis, MN 55405

Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; Phone Number – 702.486.3132; email: BCPINFO@ag.state.nv.us.

Vermont Residents:

We will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.