## FACTS WHAT DOES KIND LENDING, LLC 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 credit history

- employment information and income
- mortgage rates and payments and transaction 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 **KIND LENDING**, **LLC** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does KIND LENDING, LLC 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 don't share              |
| For joint marketing with other financial companies   | No                            | We don't 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 don't share              |
| For our affiliates to market to you  | No                            | We don't share              |
| For nonaffiliates to market to you   | No                            | We don't share              |

**Ouestions?** 

(714) 844-7502 or go to www.kind-lending.com

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| Who we are  |   |
| Who is providing this notice?                               | KIND LENDING, LLC   |
| What we do  |   |
| How does KIND LENDING, LLC 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 KIND LENDING, LLC collect my personal information? | We collect your personal information, for example, when you   |
|   | <ul> <li>apply for a loan or give us your employment history</li> <li>give us your income information or provide your mortgage information</li> <li>show your government-issued ID</li> </ul>   |
|   | 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   |
|   | <ul> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> |
|   | State laws and individual companies may give you additional rights to limit sharing See below for more on your rights under state law.  |
| Definitions   |   |
| Affiliates  | Companies related by common ownership or control. They can be financial and nonfinancial companies.   |
|   | <ul> <li>Our affiliates include financial companies such as TRIMAVIN, LLC.</li> </ul>   |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   |
|   | • KIND LENDING, LLC does not share with nonaffiliates so they can market to you.  |
| Joint marketing   | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  |

## Other important information

CALIFORNIA: IN ACCORDANCE WITH CALIFORNIA LAW, WE WILL NOT SHARE INFORMATION WE COLLECT ABOUT YOU WITH COMPANIES OUTSIDE OF KIND LENDING, LLC UNLESS THE LAW ALLOWS. FOR EXAMPLE, WE MAY SHARE INFORMATION WITH YOUR CONSENT, TO SERVICE YOUR ACCOUNTS. WE WILL LIMIT SHARING AMONG OUR COMPANIES TO THE EXTENT REQUIRED BY CALIFORNIA LAW.

**KIND LENDING, LLC** doesn't jointly market.