

FACTS**WHAT DOES Angel Oak Home Loans 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 scores**
- **Employment information** and **Transaction history**
- **Income** and **Account balances**

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 **Angel Oak Home Loans LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Angel Oak Home Loans 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	Yes	Yes
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

To limit our sharing

- Call **888-596-3040** — our menu will prompt you through your choice(s) or
- Visit us online: **www.angeloakhomeloans.com**

Please note:

If you are a *new* customer, we can begin sharing your information **31** 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 **888-596-3040** or go to **www.angeloakhomeloans.com**

Who we are

Who is providing this notice?

Angel Oak Home Loans LLC

What we do

How does **Angel Oak Home Loans 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 **Angel Oak Home Loans LLC** collect my personal information?

We collect your personal information, for example, when you

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

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.

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.

- *Angel Oak Prime Bridge*

Nonaffiliates

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

- *Angel Oak Home Loans 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.

- *Angel Oak Home Loans LLC does not jointly market.*

INFORMATION FOR CALIFORNIA RESIDENTS

On January 1, 2020, the California Consumer Privacy Act (“CCPA”) takes effect. The CCPA grants new rights to California residents regarding their personal information, including:

- The right to know what categories and specific pieces of personal information have been collected, used, shared or sold (if any);
- The right to know the purposes for which the information is used;
- The right to delete personal information, where not excepted by law; and
- The right to opt-out of the sale of their personal information.

This Privacy Policy describes what categories of information we collect, for what purposes we use it, and with whom we share it. If you would like to exercise your rights under the CCPA to request what specific pieces of personal information we have about you or for deletion of your information, you may contact us at ComplianceHL@angeloakhomeloans.com or as noted below and include, at a minimum, your first and last name and email so we may verify you and process your request. Angel Oak does not sell your information in the traditional sense of the word. However, under the CCPA’s definition of “sale,” we may “sell” your information to Angel Oak Conference Exhibitors and Sponsors, with your consent. You may opt out of that “sale” of your information at the time you register for the Conference or in your registration records. For more information, refer to the “How We Share Your Information” section above. Your privacy is important to us and we will not discriminate against you if you choose to exercise your privacy rights under the CCPA.

The information in this section applies only to California residents who visit Angel Oak Websites, sign up for Angel Oak email alerts, establish an Angel Oak account that does not include financial products or services, or apply for a job on our Websites (though the CCPA does not extend privacy rights to job applicants).

The information in this section does not apply to consumers who initiate or complete the process of applying for financial products or services. This is because the information is subject to the federal Gramm-Leach-Bliley Act (“GLBA”) and implementing regulations, or the California Financial Information Privacy Act (“FIPA”).

PRIVACY POLICIES OF LINKED SITES

Our Websites and Services may contain links to other websites. We are not responsible for the privacy practices or the content of such sites and third parties. If you have any questions about what information these other sites and third parties collect, how they use it, and with whom they share it, you should contact them directly.

CHANGES TO OUR PRIVACY POLICY

This Privacy Policy may be revised from time to time. If we update this Privacy Policy, we will update the “effective date” at the top of this policy. If we make a material update, we may provide you with notice, such as by posting a conspicuous notice on our Websites or in our Subscription Center, or by contacting you using the email address you provided. We encourage you to periodically review our Privacy Policy and any notices to stay informed.