



WHAT WE OFFER

EDUCATION CENTER

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Privacy Statement

Certainty Home Loans, LLC
6101 West Plano Parkway, Plano, TX 75093
Corporate Main Office: 972.599.5510
NMLSR ID#2146 - Equal Housing Lender

FACTS

What does CERTAINTY HOME LOANS LLC (2146) 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 required 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, employment information, income and assets, payment history and credit 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 CERTAINTY HOME LOANS, LLC (2146) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CERTAINTY HOME LOANS LLC (2146) share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes --	Yes	No

to offer our products and services to you		
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
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

Questions?

Call 972-599-5510 or go to www.certaintyhomeloans.com

Who we are Who is providing this notice?

Certainty Home Loans, LLC NMLSR# 2146
6101 West Plano Parkway
Plano, TX 75093

What we do

How does CERTAINTY HOME LOANS, LLC (2146) 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.

We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does CERTAINTY HOME LOANS, LLC (2146) 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 give us your wage statements
- show your driver's license

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 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.

CERTAINTY HOME LOANS, LLC (2146) does not share with our affiliates.

Nonaffiliates

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

nonfinancial companies.

- *CERTAINTY HOME LOANS LLC (2146) 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.

- *CERTAINTY HOME LOANS LLC (2146) doesn't jointly market.*

The Privacy Policy posted on this Service was updated on September 2017.

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NEWS & PRESS

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ARTICLES

MORTGAGE TERMINOLOGY

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