FACTS

WHAT DOES CALIBER FUNDING 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 Income
- Credit History and Payment History
- Credit Scores and Assets

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 Caliber Funding LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Caliber Funding 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	No
For joint marketing with other financial companies	Yes	No
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

Questions?

Call 888-426-7026 or go to www.caliberfunding.com

Who we are

Who is providing this notice?	Caliber Funding LLC

What we do

How does Caliber Funding 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 Caliber Funding LLC collect my personal information?	We collect your personal information, for example, when you ■ Apply for a loan or Give us your income information ■ Show your driver's license or Provide employment information ■ Provide your mortgage information 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. ■ *Our affiliates include certain financial and non-financial companies with a common corporate ownership by Loan Star Fund entities.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Caliber Funding 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. ■ *Our joint marketing partners may include realtors, builders and other residential real estate companies.*

Other important information

Under California law, Caliber consumers may request that Caliber not share his/her nonpublic personal information (1) with an affiliate or (2) to a nonaffiliated financial institution for purposes of jointly offering a financial product or financial service. California consumers may opt-out of any such disclosure by calling 888-426-7026 and requesting Caliber's Compliance Department.