

FACTS**WHAT DOES Rex 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:

- **Social Security number and assets**
- **Income and employment information**
- **Credit history and credit scores**

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 **Rex Home Loans, Inc.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rex 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	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 do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 833-745-5626 or go to <https://rexhomeloans.com>

Who we are

Who is providing this notice?

Rex Home Loans, Inc. and its affiliates, including REX – Real Estate Exchange, Inc. dba California First Escrow, REX Insurance Group, LLC, REX Home Loans, LLC, Iron Crest National Holdings, LLC, Iron Crest National Title Agency, LLC, Iron Crest National Title Agency of the West, LLC, Iron Crest National Title, LLC, and Iron Crest National Title Company.

What we do

How does Rex 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 Rex Home Loans, Inc. collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or provide employment information
- Provide account information or provide your mortgage information
- Give us your income 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 companies with a REX, California First Escrow, Iron Crest National, or TitleShield Agency name.***

Nonaffiliates

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

- ***Nonaffiliates we share with can include mortgage companies, insurance companies, service providers, direct marketing companies, and companies that provide financial products and services.***

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ***Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services.***

Other important information

California Residents: We will not share personal information with our affiliates or nonaffiliated third parties for marketing purposes except as permitted by California law.

Texas Residents: For questions or complaints, contact Rex Home Loans, Inc. at 833-745-5626. If a complaint or question cannot be resolved by contacting the residential mortgage loan originator, consumers can contact the Texas Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be obtained from the Department's website at www.sml.texas.gov or via a toll-free consumer hotline at 877-276-5550.