

FACTS**WHAT DOES Affordable Homes South Texas Inc. DO WITH YOUR PERSONAL INFORMATION?**

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| 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: <ul style="list-style-type: none"> • Social Security number and Credit history • Employment information and Income • Payment history and Credit card or other debt | |
| 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 Affordable Homes South Texas Inc. chooses to share; and whether you can limit this sharing. | |
| Reasons we can share your personal information | Does Affordable Homes South Texas 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 | 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 | Yes |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We Don't Share |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We Don't Share |
| To limit our sharing | <ul style="list-style-type: none"> • Call 956-687-6263 — our menu will prompt you through your choice(s) or • Visit us online: www.ahsti.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 31 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> | |
| Questions? | Call 956-687-6263 or go to www.ahsti.org | |

| Who we are | |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice? | Affordable Homes South Texas Inc. |
| What we do | |
| How does Affordable Homes South Texas 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 Affordable Homes South Texas Inc. collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or • Give us your contact information or • Give us your employment history or • Give us your income information or • Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| 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 | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>HOPE Insurance</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Affordable Homes South Texas Inc. does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Affordable Homes South Texas Inc. does not jointly market.</i> |

Other important information

Affordable Homes of South Texas Inc. is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the institution should complete and send a complaint form to the Texas Department of Savings and Mortgage Lending at 2601 North Lamar, Suite 201, Austin, TX 78705, call the Consumer Hotline 1-877-276-5550 or visit the website at www.sml.texas.gov.