

FACTS WHAT DOES NOVA FINANCIAL & INVESTMENT CORPORATION 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: <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account balances and Transaction history ▪ Credit history and Credit scores
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons NOVA FINANCIAL & INVESTMENT CORPORATION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NOVA Financial & Investment 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	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ● Call: 800-955-9125 - our menu will prompt you through your choice(s) ● Email: Optout@novahomeloans.com ● Visit us online: WWW.NOVAHOMELOANS.COM or ● Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 5 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>
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Questions?	Call 800-955-9125 or go to WWW.NOVAHOMELOANS.COM
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Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>
	Name
	Address
	City, State, Zip
	Account #

Mail To: NOVA FINANCIAL & INVESTMENT CORPORATION
6245 E BROADWAY BLVD #400, TUCSON, AZ 85711

Who we are

Who is providing this Notice?	NOVA FINANCIAL & INVESTMENT CORPORATION
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What we do

How does NOVA FINANCIAL & INVESTMENT CORPORATION 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.
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How does NOVA FINANCIAL & INVESTMENT CORPORATION 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 ▪ Provide account information ▪ Give us your contact information ▪ Give us your income information ▪ Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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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>Our affiliates include financial companies such as NOVA FINANCIAL SERVICES AND NOVA INSURANCE SERVICES.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>NOVA FINANCIAL & INVESTMENT CORPORATION does not share with non-affiliates 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>NOVA FINANCIAL & INVESTMENT CORPORATION doesn't jointly market.</i>