



# FACTS

## WHAT DOES WALKER JACKSON MORTGAGE CORPORATION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ol style="list-style-type: none"> <li>1. Social Security number and employment information</li> <li>2. account balances and transaction history and credit information</li> <li>3. income and payment history</li> </ol> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Walker Jackson Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Walker Jackson Mortgage share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 877-511-3953 or go to <a href="mailto:cs@wjmortgage.com">cs@wjmortgage.com</a>
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<b>Who we are</b>	
Who is providing this notice?	Walker Jackson Mortgage Corporation (WJMC)
<b>What we do</b>	
How does WJMC 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 regularly assess new technology and developments in this area and upgrade these safeguards as appropriate.
How does WJMC collect my personal information?	We collect your personal information, for example, when you 1. apply for a loan or provide income information 2. provide account information or provide contact information 3. provide employment information and history 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 1. sharing for affiliates' everyday business purposes-information about your creditworthiness 2. affiliates from using your information to market to you 3. sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for your rights under state law.

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. 1. <i>Our affiliates include Long &amp; Foster Companies and Prosperity Mortgage</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. 1. <i>Non-affiliated companies we share information with can include financial services companies such as insurance agencies, mortgage brokers, third party service providers and quality control.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you 1. <i>Our joint marketing partners include financial services companies.</i>

<b>Other important information</b>
Tennessee & Vermont: In accordance with TN & VT law, we will not share information we collect about TN & VT residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions and experiences with you within our corporate family without your consent.