## **Privacy Policy**

## WHAT DOES ASERTALOANS INC DO WITH YOUR PERSONAL INFORMATION?

FACTS	
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 credit history and credit scores employment information and income When you are <i>no longer</i> 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 Asertaloans Inc chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Asertaloans 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	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 214-744-3630 or go to www.asertaloans.com/privacy

Who we are	
Who is providing this notice?	Asertaloans Inc

What we do				
How does Asertaloans 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 Asertaloans Inc collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>apply for a loan or give us your income information</li> <li>provide account information or provide employment information</li> <li>show your driver's license</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>			
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.			

Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Asertaloans Inc does not have any affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Asertaloans Inc shares information with nonaffiliates (such as lenders/investors, loan processing companies, 3 <sup>rd</sup> party loan processors, real estate agents/realtors, appraisal companies, etc.) for purposes related to applicants' transactions.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			

## **Opting-Out Rights**

Under Regulation P §1016.10(a), you have the right to opt out of AsertaLoans sharing your nonpublic personal information (NPI). You may opt out by one of the methods below:

- 1. Email: Send an email request to <u>aaron@asertaloans.com</u> and put "Opt Out Request" within 30 days of you acknowledging this notice.
- 2. Mail: Send a physical letter by mail stating "I would like to Opt Out of all sharing of NPI" within 30 days of receiving this notice.

Mail the letter to:

AsertaLoans Inc 1919 McKinney Ave #100 Dallas, TX 75201

3. Phone: Call 214-744-3630 and request to opt out.

## Company's Customer Information Security Policy Statement

Asertaloans has adopted this Customer Information Security Policy (CIS Policy) designed to protect customer information, including administrative, technical, and physical safeguards used by Asertaloans to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information. In developing the CIS Policy, Asertaloans has considered its size and complexity, the nature and scope of its activities, and the sensitivity of any customer information at issue.

The objectives of customer information security are designed to:

Ensure the security and confidentiality of customer information.

Protect against any anticipated threats or hazards to the security or integrity of customer information.

Protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

There are many critical elements of the CIS Policy, including assigning accountability, assessing risk, continuing training and education, developing internal controls, testing and monitoring, overseeing service providers, and planning for future developments.

To view the company's entire policy & practices, below are the options:

- Go to: <a href="https://www.AsertaLoans.com/privacy">www.AsertaLoans.com/privacy</a> and click on "Company Customer Information Security Policy" or
- 2. Following this link: https://drive.google.com/file/d/14XIBVWkYP6BeEv4gtjLFMK3vBzNla6GM/view?usp=sharing