

FACTS

WHAT DOES **Panorama Mortgage Group, LLC, d/b/a Alterra Home Loans, Legacy Home Loans, Inspiro Financial, Novus Home Mortgage and Pacific Home Loans** 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?	<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> <ul style="list-style-type: none"> • Social Security number • Credit history • Mortgage rates and payments <p style="text-align: right;">and Income and Credit scores and Account balances</p>	
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 Panorama Mortgage Group, LLC chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Panorama Mortgage Group, LLC 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	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
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 877-845-4805 — our menu will prompt you through your choice(s) or • Visit us online: https://www.panoramamortgagegroup.com/opt-out <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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 877-845-4805 or go to https://www.panoramamortgagegroup.com	

Who we are

Who is providing this notice?

Panorama Mortgage Group, LLC

What we do

How does Panorama Mortgage Group, LLC 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 Panorama Mortgage Group, LLC collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or
- Give us your income information or
- Give us your employment history or
- Give us your contact information or
- Provide your mortgage 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.]

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *AmeriFirst Insurance Agency aka Alterra Family Insurance and Vantage Point Title, Inc.*

Nonaffiliates

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

- *Panorama Mortgage Group, LLC does not share with non affiliates so they can market to you.*

Joint marketing

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

- *Panorama Mortgage Group, LLC does not jointly market.*

Other important information

Do Not Call Policy. This notice is the Panorama Mortgage Group, LLC, d/b/a Alterra Home Loans, Legacy Home Loans, Inspiro Financial, Novus Home Mortgage and Pacific Home Loans Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows.

For Nevada residents only. We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: BCPINFO@ag.state.nv.us. Panorama Mortgage Group, LLC dba Alterra Home Loans, 350 South Rampart Blvd, Suite 310, Las Vegas, NV 89145; Phone Number: 877.845.4805

California: Under California law, we will not share information we collect about you with companies outside of Panorama Mortgage Group, LLC, d/b/a Alterra Home Loans, Legacy Home Loans, Inspiro Financial, Novus Home Mortgage and Pacific Home Loans, unless the law allows. We will limit sharing among our company to the extent required by California law.