



FACTS **WHAT DOES Excel Mortgage Services 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:
 Social Security number and account balances
 Assets and income
 Credit scores and credit history
 When you are no longer 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 why financial companies can share their customers’ personal information, the reasons Excel Mortgage Services chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Excel Mortgage Services 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	No	We don’t share
For our affiliates’ everyday business purposes— information about your credit worthiness	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
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Questions? Call (925) 398-6808 or email Info@TeamERM.com

Who we are

Who is providing this notice? Excel Mortgage Services

What we do

How does Excel Mortgage Services 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 Excel Mortgage Services collect my personal information? We collect your personal information, for example, when you:
 Open an account or apply for a loan.
 Give us your income or employment information.
 Give us your contact information, or show your government-issued ID or driver's license.
 We also collect your personal information from others, such as credit bureaus, 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 credit worthiness.
 Sharing for affiliates to use information about your credit worthiness 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.
Excel Mortgage Services is a DBA of Excel Realty & Mortgage.

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliated companies may include title companies, appraisers, computer or software companies, insurance providers, or loan purchasers.



Definitions

Joint
marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Excel Mortgage Services does not jointly market.