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| FACTS | What Does Makai Mortgage Do With Your Personal Information? |
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| 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 required 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 • credit scores and credit history • assets and employment information |
| 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 Pacific Home Loans chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Makai Mortgage share? | Can you limit this sharing? |
|---|----------------------------|-----------------------------|
| For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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 | Yes | No |
| 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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| To limit our sharing | <ul style="list-style-type: none"> • Mail the form below <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | <ul style="list-style-type: none"> • Call 808-518-3636 |
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| Mail-in Form | |
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| | Mark any/all you want to limit | |
| Name | | Mail to: Makai Mortgage 1819 S. Kihei Rd., Suite D110 Kihei, HI 96753 |
| Address | | |
| City, State Zip | | |
| Loan # | | |

| Who we are | |
|---|---|
| Who is providing this notice? | Makai Mortgage LLC 1819 S. Kihei Rd., D110 Kihei, Hi 96753 |
| What we do | |
| How does Makai Mortgage 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 Makai Mortgage collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide employment information or give us your employment history • tell us about your investment or retirement portfolio |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <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 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. <i>Pacific Home Loans, Inc.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Makai Mortgage does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Markai Mortgage doesn't jointly market.</i> |