

FACTS**WHAT DOES Opendoor Home Loans LLC 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: <table style="margin-left: auto; margin-right: auto;"> <tr> <td>Social Security number</td> <td>Credit history</td> </tr> <tr> <td>Account balances</td> <td>Credit scores</td> </tr> <tr> <td>Income</td> <td>Payment history</td> </tr> </table>		Social Security number	Credit history	Account balances	Credit scores	Income	Payment history
Social Security number	Credit history							
Account balances	Credit scores							
Income	Payment history							
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Opendoor Home Loans LLC chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information	Does Opendoor Home Loans 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	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	Yes						
For our affiliates to market to you	Yes	No						
For nonaffiliates to market to you	No	We don't share						
To limit our sharing	<ul style="list-style-type: none"> • Call 800-349-2057 or • Visit us online: www.opendoorhomeloans.com or • Email us: optout@opendoorhomeloans.com or • Write us: 7300 Lone Star Drive, Suite C200, Plano, Texas 75024, Attention: Operations Support. <p>If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> 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 800-860-0386 or go to www.opendoorhomeloans.com							

Who we are

Who is providing this notice?

Opendoor Home Loans LLC

What we do

How does Opendoor Home Loans 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 Opendoor Home Loans LLC. collect my personal information?

We collect your personal information, for example, when you

- Open an account or
- Apply for a loan or
- Make a payment

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.

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

Your choices will apply to everyone on your account

Definitions

Affiliates

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

Nonaffiliates

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

- We do not share with nonaffiliates so they can market to you

Joint marketing

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

- We do not enter into joint marketing agreements with nonaffiliated financial companies to market to you