

FACTS	WHAT DOES RESIDENTIAL ADVANCE DO WITH YOUR PERSONAL INFORMATION?
WHY?	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 and income • Account balances and payment history • Background information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial and nonfinancial 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 Residential Advance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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.	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other companies	Yes	Yes
For our affiliates' everyday business purposes information about your transactions and experiences	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliated companies to market to you	No	We don't share

Questions?	<p>Call 800-973-7292 or go to www.residentialadvance.com</p> <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we published this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p>
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Who we are?	
Who is providing this notice?	Residential Advance, LLC
What we do?	
How does Residential Advance 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 Residential Advance LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for commission advance • provide us documentation supporting your application • provide us your contact information
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 • affiliates from using your information to market to you • sharing for nonaffiliated companies to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Nonaffiliated companies	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between companies that together market products or services to you.

Opt-In Policy for Email and Text Message Communications

Consent to Receive Communications

By opting in, you agree to receive marketing, promotional, and informational communications from [Your Company Name] via email and text message (SMS/MMS), using the contact information you provide during account creation, subscription, or other engagements with our website. These communications may include updates, special offers, reminders, and other content that may interest you.

Opting In
To receive email and/or text messages, you must actively opt-in through our website, subscription forms, or other approved methods. Your consent is not a condition of purchase, and opting in is completely voluntary.

Opting Out
You can choose to stop receiving email and text communications at any time. To unsubscribe from emails, click the "Unsubscribe" link at the bottom of any marketing email. To stop text messages, reply "STOP" to any text message from us. Once you opt out, we will cease sending promotional messages, although you may still receive essential transactional messages regarding your account or purchases.

Data and Privacy
By opting in, you acknowledge that your personal information will be processed in accordance with our [Privacy Policy](link to privacy policy). Standard message and data rates may apply for text messages, as determined by your mobile carrier.

Changes to Opt-In Policy
We reserve the right to change our opt-in and communication policies at any time. Any updates will be posted in this section of our Terms of Service and will be effective upon posting. Please review this section regularly to stay informed of any changes.