

Higher Life Financial LLC Private Policy

What is our commitment to you?

We are sensitive to your privacy concerns and are committed to letting you know what information is being collected on our sites, how the information is being used and what choices you have regarding the collection and use of the information. Please take a few moments to review this privacy notice and feel free to contact one of our team members with any questions.

What types of information do we collect about you?

The primary reason we collect personal information about you is to provide mortgage products and services that you have requested, specifically mortgage products and mortgage related information and services.

The categories of information we collect includes:

- Private Financial Information, including income and credit history; and
- General Personal Information, including your name, address, email, telephone number, and employment status;
- Private Personal Information, including your social security number and unique identifiers/identification numbers;
- Public Information, including unsealed court records and county property records.

The primary purpose for which the categories above are collected includes:

- To process and complete your requested mortgage loan application and transaction with MegaStar Financial Corp.;
- To provide you with information, to request required documents, and to stay in touch with you throughout your requested mortgage loan application/transaction and after your loan has closed with Higher Life Financial LLC.; and
- To comply with State and Federal Law, such as the Gramm-Leach-Bliley Act and Truth In Lending Act.

How does Higher Life Financial LLC obtain this information?

Higher Life Financial LLC provided this information from a variety of sources, including online and in person, and from our loan applicants/borrowers themselves. The loan applicant/borrower provides Higher Life Financial LLC with the information necessary to process and complete their requested loan transaction. Higher Life Financial LLC also contracts with various third party sources to verify the information provided by the loan applicant/borrower and to complete the loan transaction.

Examples of third party sources include the IRS, the Social Security Administration, credit reporting agencies, public records, and the loan applicant/borrower's employer(s).

Do we share information with third parties?

Higher Life Financial LLC DOES NOT SELL your personal information.

We do not share personal identifying information with any non-affiliated third party except (1) as permitted or required by law. Here is an example Higher Life Financial LLC will comply with inquiries by law enforcement or government agencies and will comply with Federal laws such as the Real Estate Settlement Procedures Act (RESPA), the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), the Patriot Act, or the Fair and Accurate Credit Transactions Act (FACTA) in order to complete your requested mortgage loan transaction. Put simply, Higher Life Financial LLC obtains your permission at application to share certain personal identifying information with non-affiliated third parties in order to complete your requested mortgage transaction, for example, credit reporting agencies, government agencies, and the investor on your mortgage loan. All non-affiliated third parties are subject to the same level of confidentiality as Higher Life Financial LLC. when it comes to the protection and security of your personal information.

Higher Life Financial LLC may share certain information with non-affiliated third parties where you have given Higher Life Financial LLC consent to do so or to third party marketing vendors in order to stay in communication with you after your requested loan transaction has closed. The information

Higher Life Financial LLC. may provide includes your name, property address, and email. However, Higher Life Financial LLC, does not share any personal identifying information, like your social security number or government identifier, with any non-affiliated third party except as stated above.

Our sites may contain links for other services that we feel you may have an interest in. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy practices.

What is our policy relating to former customers?

Our policy regarding the collection and use of information about former customers is the same as that regarding the collection and use about existing customers. Over time, in compliance with certain state and federal laws and contractual obligations, we will delete your information from all of our systems. If you have any questions, please feel free to contact us at sales@higherlifefinancial.com or follow the Request to Know/Delete process outlined below.

How do we protect your information?

We restrict access to nonpublic personal information about you to those of our employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards designed to protect your nonpublic personal information.

Transferability of Information

In the event we go through a business transition, such as a merger, acquisition by another company, or sale of all or portion of our assets, your personally identifiable information will likely be among the assets transferred. You will be notified by means of notice on our site for thirty (30) days of any such change in ownership or control of your personal information. For more information, please refer to the section labeled "Privacy Notice Changes," below.

A Special Note Regarding People Under 18 Years Old

Our website is not directed at consumers under the age of 18

Consumers under the age of 18 must not send any personal information to us - including but not limited to information such as name, address or e-mail address.

What does this mean? It means you, as a Higher Life Financial customer, have the following rights:

1) Request to Know, which includes:

- a. Right to Know the specific pieces of information that Higher Life Financial has collected, used, and/or maintained;
- b. Right to Know the categories of personal information Higher Life Financial has collected, used, and/or maintained;
- c. Right to Know the categories of sources from which Higher Life Financial collected the personal information;
- d. Right to Know the categories of personal information that Higher Life Financial disclosed for a business purpose;
- e. Right to Know the categories of third parties to whom the personal information was disclosed for the business purpose in (d) above; and
- f. The business or commercial purpose for collecting, using, and/or disclosing the personal information.

2) Request to Delete the right to request M Higher Life Financial delete that information.

How to Make a Request to Know or Request to Delete:

1. **Send Request**Higher Life Financial LLC.
 - a. **Phone: 303-332-5613**
 - b. **Email: sales@higerlifefinancial.com**

- c. **By Mail:2001 E Bellewood Dr Centennial CO 80115**
- d. **In-person at branch location or the corporate office located at 2001 E Bellewood Dr Centennial CO 80015**
- 2. **Higher Life Financial will verify your request and confirm receipt of your request within 10 days.**
 - a. To verify the request, M Higher Life Financial will evaluate the information provided by the requesting party with the information Higher Life Financial r has on-file for the borrower in order to verify and confirm the identity of the requesting party.
 - b. Higher Life Financial collects and maintains sensitive, private information. Therefore, Higher Life Financial will evaluate all requests to know against the risk of potential harm and/or potential fraud. If an Authorized Agent is submitting a Request on behalf of a Higher Life Financial borrower, the Authorized Agent must provide: 1) written authorization from the borrower for the Authorized Agent to act on their behalf and provide verification of the Authorized Agent's identity; or 2) Provide Higher Life Financial with a valid and fully executed Power of Attorney form.
- 3. Higher Life Financial will send you a response within 45 days via email or US Postal Service.
Requests to Delete and Gramm-Leach-Bliley Exemption
While M Higher Life Financial will comply with all requirements set forth in the California Consumer Privacy Act, please understand that Higher Life Financial collects, processes, maintains, stores, and discloses consumer private personal information for the purpose of completing a requested mortgage loan transaction. This collection, processing, maintenance, and disclosure is covered under the Gramm-Leach-Bliley Act and by other State and Federal laws. Because Higher Life Financial is subject to these State and Federal financial privacy and cybersecurity laws, you can rest assured that your information will be protected, encrypted, and only used as Higher Life Financial has disclosed in this Privacy Policy.

Non-Discrimination and Limitations

Higher Life Financial. will not discriminate against any Higher Life Financial borrower who exercises their rights under the above privacy laws and policy, including the California Consumer Privacy Act. As an Equal Housing Lender, Higher Life Financial is committed to the fair and equal treatment of all consumers and will provide services as such.

However, Higher Life Financial is not required to provide information under a Request to Know more than twice in a twelve month calendar period.

Alternative Formats

Higher Life Financial can provide this Privacy Policy in a variety of formats. This Privacy Policy can be printed from this webpage.

For alternative formats, including larger font or an audio version, please contact us at 303-332-5613

Privacy Notice Changes

We reserve the right to change this privacy notice at any time. You agree to obtain annual notices of, and changes to, this privacy notice electronically by visiting this site. Therefore, we encourage you to review this site from time to time to review changes to our privacy notice. Please note that our offline privacy notice (not covering information collected over the phone or by facsimile) may differ slightly from our online privacy notice. This notice utilizes the rules, authority, and definitions of the Gramm-Leach-Bliley Act of 1989, Title V, Subtitle A.