

# FACTS

## WHAT DOES Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security Number and Income</li> <li>■ Account balances and Payment history</li> <li>■ Credit history and Credit scores</li> </ul>
<b>How?</b>	All financial companies need to share <b>Customers</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers</b> personal information; the reasons <b>Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage &amp; Impac Mortgage Corp. dba CashCall Mortgage</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No – Does not provide an Opt-Out
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No – Does not provide an Opt-Out
<b>For joint marketing with other financial companies</b>	No	We Do Not Share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No – Does not provide an Opt-Out
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes – It is required/provides an Opt-Out
<b>For our affiliates to market to you</b>	Yes	Yes – It is required/provides an Opt-Out
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 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>
-----------------------------	--

<b>Questions?</b>	Call 888-748-6041
-------------------	-------------------

**Mail-In Form**

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>
<b>Name:</b>	
<b>Address:</b>	
<b>City, State, ZIP:</b>	
<b>Account Number:</b>	

<b>Mail To</b>	Impac Mortgage Corp. 19500 Jamboree Road Irvine, CA 92612 Attention: Legal Department – Privacy Opt-Out
----------------	--

## Who we are

### Who is providing this notice?

Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage

## What we do

### How does Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall 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.

- We keep information under physical, electronic or procedural controls that comply with or exceed government standards.
- We authorize our employees, agents and contractors to get information about you only when they need it to do their work for us.
- We require companies working with us to protect information. They agree to use it only to provide the services we ask them to perform for us.

### How does Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or Give us your contact information
- Provide employment information or Give us your employment history
- Provide your mortgage information

We also collect your personal information from others, such as credit bureaus, affiliates, 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 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. **[See below for more on your rights under state law.]**

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

Your choices will apply to everyone on your account - unless you tell us otherwise

## Definitions

### Affiliates

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

- *Our affiliates include companies such as, Impac Funding Corporation, Impac Mortgage Holdings, Inc., and Integrated Real Estate Services.*

### Nonaffiliates

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

- *Impac Mortgage Corp. and Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage currently does 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.

- *Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage does not currently jointly market.*

## Other important information

### Special Notice to California Residents:

In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

We collect and store only information you provide us that we believe is necessary or appropriate to offer or provide you our services and products. We do not collect personal information about your online activities over time and across third party websites and online services when you use our website, except to the extent that we believe collecting the information concerning your visit to the Impac Mortgage Corp. Company website is necessary or appropriate to offer or provide you Impac's services and products. We do not track your online activity beyond your activity on the Impac Mortgage Corp Company website. Because we do not send your searches to other websites, we effectively honor "do not track" signals or other mechanisms that provide you and other consumers with choice regarding the collection of your personal information, by limiting our information collection and storage as described above and in our Privacy Notice.

### North Dakota & Vermont:

In accordance with North Dakota and Vermont law, we will not share information we collect about North Dakota or Vermont customers with companies outside of Impac Mortgage Corp. and Impac Mortgage Corp. dba Excel Mortgage, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by North Dakota law & Vermont law.

**Nevada Residents:**

We are providing this notice pursuant to Nevada Statute Section 228.600(3) which allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by following the instructions in the "To limit our sharing" section above or writing to Impac Mortgage Corp. Attn: Legal Department - Privacy Opt Out, 19500 Jamboree Rd., Irvine, CA 92612.

**You may also contact the Nevada Attorney General's office:**

Bureau of Consumer Protection Office of the Nevada Attorney General  
555 E. Washington Street, Suite 3900, Las Vegas, NV 89101  
Phone: (702) 486-3132 E-mail: BCPINFO@ag.state.nv.us