

**FACTS****WHAT DOES REAL ESTATE EQUITY EXCHANGE, INC. D/B/A UNISON (“UNISON”) AND ITS SUBSIDIARIES 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:

- Social Security number and employment information
- Credit scores and income
- Payment history and credit history

**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 Unison chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Unison 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
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

**To Limit Our Sharing**

- Call 415-992-4200; or
- Email us at [privacy@unison.com](mailto:privacy@unison.com)

**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.

**Questions?**

Call 415-992-4200 or go to <http://www.unison.com/legal/>.

## Who we are

### Who is providing this notice?

Real Estate Equity Exchange, Inc. d/b/a Unison, Unison Agreement Corp., and Unison Mortgage Corporation.

## What we do

### How does Unison 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 Unison collect my personal information?

We collect your personal information, for example, when you:

- apply for an agreement with us
- end your agreement with us

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 non-affiliates 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?

Unless you tell us otherwise, 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.

- *Our affiliates include companies such as Real Estate Equity Exchange, Inc. d/b/a Unison, Unison Agreement Corp., Unison Mortgage Corporation, Unison Homeowner Services LLC, Unison Investment Management LLC, and Unison Insurance Services, LLC.*

### Nonaffiliates

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

- *Unison 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.

- *Our joint marketing partners include other financial services companies.*

## Other Important Information

**California (CA) Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

**Nevada (NV) Residents:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 415-992-4200, or emailing [privacy@unison.com](mailto:privacy@unison.com). If you would like more information regarding this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; [AgInfo@ag.nv.gov](mailto:AgInfo@ag.nv.gov).