

FACTS	WHAT DOES SOUTHERN TRUST MORTGAGE, 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 the 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. The information can include: • Social Security number and Assets • Income and Employment Information • Credit Scores 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 Southern Trust Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Trust Mortgage, 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	NO	We don't share
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	YES
For our nonaffiliates to market to you	NO	We don't share
To limit our sharing	• Call toll-free (800) 748-2147 – Option 2 for customer service • Visit us online: southerntrust.com/optout Please note: 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 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.	

Who we are	
Who is providing this notice?	Southern Trust Mortgage, LLC
What we do	
How does Southern Trust Mortgage, 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 secure files and buildings.
How does Southern Trust Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you: • Apply for financing or give us your income information • Provide account information or provide employment information • Give us your wage statements 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
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. • <i>Non-affiliates we share with can include government entities, credit bureaus, insurance companies, and companies that assist in servicing your loan(s).</i>
Joint Marketing	A formal agreement between nonaffiliated financing companies that together market financial products or services to you. • <i>Southern Trust Mortgage, LLC does not share.</i>
Other Important Information	
Special notice to California and Vermont Residences. In Accordance with applicable state privacy laws, we will treat accounts with California and Vermont mailing addresses as if you have elected opt-out. This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy and may be amended at any time. We will keep you informed of changes or amendments as required by law.	