

FACTS

WHAT DOES ARK-LA-TEX FINANCIAL SERVICES, LLC DO WITH YOUR 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 **Income**
- **Account Balances** and **Payment History**
- **Credit History** and **Credit Scores**

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; **Ark-La-Tex Financial Services, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ark-La-Tex Financial Services, 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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call **800 – 677 – 4613**

Who we are

Who is providing this notice?	Ark-La-Tex Financial Services, LLC DBAs; 1. Benchmark Mortgage, 2. Benchmark Lending, 3. Benchmark Home Loans, and 4. Eleven Mortgage.
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What we do

How does Ark-La-Tex Financial Services, 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 Ark-La-Tex Financial Services, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan or give us your employment history. • Provide your mortgage information or show your driver's license. • Give us your income information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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. <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Ark-La-Tex Financial Services, LLC does not share with our affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Ark-La-Tex Financial Services, LLC does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Ark-La-Tex Financial Services, LLC does not jointly market with you.</i>

Other Important Information

Pursuant to **Texas** Finance Code Chapter 158.101, COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING -2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877)276-5550.

VT: We will not share your information with affiliates without your consent.

NV: State privacy laws permit us to make marketing calls to existing customers. If you prefer not to receive calls, you may be added to our Do Not Call list at 800-677-4613. Per NV law, we provide you with the following contact information: NV Bureau of Consumer Protection, Office of the NV A.G., 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; PH 702-486-3132; email: BCPINFO@ag.state.nv.us.