

FACTS**WHAT DOES MJW Financial, LLC dba MJW Mortgage 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 Assets
- Income and Employment information
- Credit history and Mortgage rates and payments

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 **MJW Financial, LLC dba MJW Mortgage** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MJW Financial, LLC dba MJW Mortgage 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	Yes
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	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call 317-579-9483 — our menu will prompt you through your choice(s) **or**
- Visit us online: <http://mjwfinancial.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 317-579-9483 or go to <http://mjwfinancial.com/>

Who we are	
Who is providing this notice?	MJW Financial, LLC dba MJW Mortgage
What we do	
How does MJW Financial, LLC dba MJW 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 also utilize shredding services for all office locations.
How does MJW Financial, LLC dba MJW Mortgage 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 ▪ Provide account information or ▪ Provide your mortgage information or ▪ Provide employment information or ▪ 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>MJW Financial, LLC dba MJW Mortgage</i> ▪ <i>Clear Source Appraisal, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>MJW Financial, LLC dba MJW Mortgage We do not share personal information with nonaffiliated third parties</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>MJW Financial, LLC dba MJW Mortgage We do not engage in joint marketing</i>
Other important information	
<p>We follow all state laws that provide you with additional privacy protections. If you have any questions about this privacy policy, please contact us at:</p> <p>MJW Mortgage 8465 Keystone Crossing #145 Indianapolis, IN 46240 317-579-9483 https://mjwmortgage.com/mjw-financial-privacy-policy/</p>	

California residents: If you are a consumer with a California mailing address, we will not share the information we collect about you with companies outside of MJW Mortgage unless the law allows it. For example, we may share information with your consent to service your accounts or to provide rewards or benefits to which you are entitled. *

North Dakota residents: In accordance with NDCC section 6-08.1-04, we will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. *

Vermont residents: Vermont is an "opt-in" state, and in accordance with state law, we will not share nonpublic personal financial information, credit reports, and/or creditworthiness information about you with other companies unless permitted by law or to service your loan, or unless you specifically consent to share. *

*Accounts with a California, North Dakota, or Vermont mailing address are automatically treated as if they have limited information sharing as described on page 1 unless you specifically opt-in to information sharing.

Colorado: "Our website complies with the amended Colorado Privacy Act, offering enhanced protections for minors' data. We ensure data processing aligns with disclosed purposes and prohibits activities such as targeted advertising without consent. Controllers must maintain documentation of data protection assessments and can be held accountable by authorized enforcement agencies for violations."

"Our privacy notice is aligned with the Colorado Privacy Act (Senate Bill 21-190), enacted in 2021 under the Colorado Consumer Protection Act. We adhere to the act's guidelines governing the processing of personal data and respect consumers' rights regarding their data. Additionally, we implement enhanced protections for sensitive data, including biological and neural data, per the expanded definitions outlined in the legislation."

Nevada residents: Nevada Statute Section 228.600(3) 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 calling 317-579-9483 or in writing to MJW Mortgage 8465 Keystone Crossing #145 Indianapolis, IN 46240 ATTN: OPT-OUT. You may also contact the Nevada Attorney General's office:

Oregon Residents: MJW Mortgage will not share personal information with non-affiliates for them to market to you without your authorization, and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Other State Law: MJW Mortgage follows state law if the state law provides you with additional privacy protections.

Bureau of Consumer Protection Office of the Nevada Attorney General
555 E. Washington St., Suite 3900
Las Vegas, NV 89101

Phone: 702-486-3132 or email: BCPINFO@ag.state.nv.us