

FACTS**WHAT DOES LANDED 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Credit history and credit scores ▪ Loan information, such as principal, rate and term ▪ Home purchase related information ▪ Employment information and checking account information
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 Landed, Inc. and Landed Hawaii, LLC ("Landed") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Landed 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	Yes	No
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 nonaffiliates to market to you	No	We do not share

To limit our sharing	<ul style="list-style-type: none"> • Call 1-888-960-1560 • Visit us online: www.landed.com <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit our direct marketing contact	<ul style="list-style-type: none"> • Call 1-888-960-1560 • Visit us online: www.landed.com • Email us at support@landed.com

	<p>Please note:</p> <p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
Questions?	<p>Call 1-888-960-1560 or contact support@landed.com. To view our full Privacy Policy and Terms of Use go to https://www.landed.com/legal-overview</p>

Who we are

Who is providing this notice?	Landed, Inc. and Landed Hawaii, LLC
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What we do

How does Landed protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings. For more information visit www.landed.com</p>
How does Landed collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a Landed transaction ▪ Provide employment information ▪ Give us your contact information ▪ Direct others, including lenders or real estate professionals, to provide us information on your behalf ▪ Coordinate and close and Landed transaction <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies. To view our full Privacy Policy and Terms of Use go to https://www.landed.com/legal-overview</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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holder.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies such as Landed Management Company, LLC, , Landed Educators, LLC, Landed Educators II, LLC, Landed Educators III, LLC, Landed Fund GP, LLC, and Landed Home Loans LLC.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies</p>

that together market financial products or services to you.

Other important information

Do Not Call Policy: This notice constitutes Landed's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Landed maintains an internal Do Not Call preference list. Do not call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Landed Do Not Call list.

California: Under California law, we will not share information we collect about you with companies outside of Landed, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.