HIGHLAND HOMELOANS℠

Rev. 6/2026

FACTS: WHAT DOES HIGHLAND HOMELOANS, LLC ("HHL") 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 income • Credit history and credit scores • Mortgage Rates and payments When you are no longer our customer, we continue to share your information as described in this notice.
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 HHL chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION?	DOES HHL 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 do not share
For our affiliates' everyday business purposes - information about your transaction and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share
QUESTIONS:	Call us directly at **(800) 294-1499** or go to https://lo.highlandhomeloans.com	

WHAT WE DO

How does HHL 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 HHL collect my personal information?	We collect your personal information, for example, when you: • apply for loan or give us your income information • provide employment information or give us your employment history • provide your mortgage information 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. See below for more on your rights under state law.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include certain financial and nonfinancial companies with a common corporate ownership by Hilltop Holdings Inc. entities and Highland Home Holdings, Inc. entities.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. • HHL does not share your information 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. • HHL does not jointly market with nonaffiliated financial companies.

OTHER IMPORTANT INFORMATION

Do Not Call Policy: This notice constitutes HHL's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. HHL does not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Consumers who ask not to receive telephone solicitations from HHL will be placed on the HHL Do Not Call list and will not be called in any future campaigns, including those of affiliates.

Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.highlandhomeloans.com (https://www.highlandhomeloans.com/_assets/pdf/financial-privacy-policy.pdf) or call (800) 294-1499.

California residents: We will not share your personal and financial information with our affiliated companies if you tell us not to do so. If you do not want us to share this information, please see the Privacy Notice for California Residents (https://www.highlandhomeloans.com/_assets/pdf/privacy-notice-for-california-residents.pdf).

Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call list by calling (800) 294-1499, or writing to HHL, Attn: Compliance Department, 18111 Preston Rd., Suite 900 Dallas, TX 75252. For more information, contact us at the above address. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (702) 486-3132; Email: BCPINFO@ag.state.nv.us

North Dakota: In addition to opting-out of the sharing of information listed in this disclosure, North Dakota law (N.D. Cent. Code §§6-08.101 *et seq.*; N.D. Admin. Code §§13-02-21-01 *et seq.*) requires you to consent to, or "opt-in" to, the sharing of such information.

North Dakota Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me

Mark any/all you want to allow:

☐ Do allow your affiliates to use my personal information to market to me.

☐ Do share my personal information with nonaffiliates to market their products and services to me.

Your consent will be valid until _____, at which time we will desist sharing the information checked above.

By signing below, you hereby consent to the sharing of the information indicated above, for the time period specified.

_____

- BORROWER - **- DATE -**

Name	
Address	
City, State, Zip	
Loan #	

Mail to:
HIGHLAND HOMELOANS, LLC
18111 PRESTON ROAD,
SUITE 900
DALLAS, TX 75252

Vermont: In addition to opting-out of the sharing of information listed in this disclosure, Vermont law (VT Regulation B-2018-01 Sec. 7(G)) requires you to consent to, or "opt-in" to, the sharing of such information.

Vermont Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me

Mark any/all you want to allow:

☐ Do allow your affiliates to use my personal information to market to me.

☐ Do share my personal information with nonaffiliates to market their products and services to me.

Your consent will be valid until _____, at which time we will desist sharing the information checked above.

By signing below, you hereby consent to the sharing of the information indicated above, for the time period specified.

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