

FACTS

WHAT DOES GHD LAND ACQUISITION 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 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>
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 GHD Land Acquisition LLC choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GHD Land Acquisition 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	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	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-877-380-3568
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Who we are

Who is providing this notice?

GHD Land Acquisition LLC

What we do

How does GHD Land Acquisition 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 GHD Land Acquisition LLC collect my personal information?**

We collect your personal information, for example, when you

- give us your income information or provide employment information
- give us your employment history or pay us by check
- give us your contact 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.

- GHD Land Acquisition LLC
- GHD Real Estate Holdings LLC does not share with our affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Neither GHD Land Acquisition LLC nor GHD Real Estate Holdings LLC shares 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.

- Neither GHD Land Acquisition LLC nor GHD Real Estate Holdings LLC market financial products or services to you with nonaffiliated financial companies.

Other important information

For California residents: In accordance with California law, we will not share information we collect about you with companies outside our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent require by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within or corporate family without your consent.

This privacy notice applies to GHD Land Acquisition LLC and its affiliate GHD Real Estate Holdings LLC.

This privacy notice applies to consumers and not to business entities or business transaction. The notice does not constitute a contract, nor does it modify or amend any agreement we have with you.