

J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY is the legal company name for is dedicated to protecting the privacy of your information. We do not sell or share your information with third party marketers. So, there is no need for you to ask us not to. Additionally, although the law allows financial institutions to share your information with other financial institutions under a "joint marketing agreement" without your consent, we do not.

When we share your information:

- With companies involved in the loan process such as appraisers or title companies.
- With service providers that assist us with processes or functions. This includes offering you the choice to use an overseas service provider for the processing of loans.
- As required by law.

WE PROTECT YOUR INFORMATION:

- We will never ask you to supply your social security number via the web.
- By limiting access to your personal information to only those authorized parties that have a "need to know".

PRIVACY POLICY

This Privacy Policy covers the information provided to us when you call or visit the J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY website, and obtain or seek to obtain HB&O FUNDING COMPANY's financial products or services. HB&O FUNDING COMPANY's products and services are intended for U.S. Residents over 18 years of age.

J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY may collect and use your personal information to respond to your requests for our financial products and services or to provide you with information about products or services that may be of value to you. Certain personal information J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY collects about you may be publicly available via government records, telephone books, and other widely available media (i.e. the Internet). However, we treat all information you provide to us as non-public.

J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY collects the personal information you provide when you:

- Apply for a mortgage or auto loan
- Contact J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY with a question or suggestion
- Loan planning tools

Mortgage application

In order to process your mortgage loan application, we collect information including name, address, social security number, assets/liabilities, property location and value, and Real Estate agent/relocation agent.

Contacting HB&O FUNDING COMPANY

When you contact J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY with a question or suggestion we collect your name, email address, and telephone number. We only use personal information we collect to respond to and/or resolve your question or concern.

Optional information

When accessing the J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY website, we may give you the option of submitting general information, such as whether you own a home, for purposes related to providing you with new financial products or services that may be of value to you. Certain information must be provided at the time you submit your request for a financial service or product. We allow you to submit your loan application without providing all requested information to speed up the loan process. However, you will be required to give us any missing information required by our investors or needed to process and fund your loan.

Information collected from other sources

J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY may also collect information about you from the following sources:

Consumer reporting agency: We may receive information regarding your creditworthiness or credit history from a consumer reporting agency. We use this information to approve and process your loan application, and to offer J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY products that may be of interest to you.

Outside sources: We may receive information regarding your employment or bank accounts from others who have relationships with you. J.E.B. FUNDING, INC. DBA HB&O FUNDING COMPANY uses this information to verify representations you make, such as your employment history, loan or credit card balances or your property insurance coverage.

We may share your information with companies involved in the loan process.

Examples: Appraisers, credit reporting agencies and title companies are a necessary part of the mortgage transaction. Therefore, we must provide some of your information to these companies in order to process and fund your loan. These companies are required by law to adhere to federal and state privacy regulations.

We share your information as required by law.

Examples: We may need to share your information with law enforcement or government agencies in response to a subpoena, state/federal audit or other similar circumstances.

Additionally, the law requires that all mortgages and deeds of trust be recorded with the local county recorder's office.

Who can I contact for privacy related issues?

Please contact us anytime at 716-662-2944 with any privacy related issues.