

FACTS	What Does Lucid Lending 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 required 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 • account balances and payment history
--------------	---

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 Lucid Lending chooses to share; and whether you can limit this sharing.
-------------	--

Reasons we can share your personal information	Does Lucid Lending share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	Yes	Yes
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We Don't Share
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

To limit our sharing	<ul style="list-style-type: none"> • Call 828-571-0219 or • Mail the form below <p>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.</p>
-----------------------------	--

Questions?	<ul style="list-style-type: none"> • Call 828-571-0219 or go to www.lucidlending.com
-------------------	---



Mail-in Form										
	Mark any/all you want to limit <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="background-color: #f2f2f2; padding: 2px;">Name</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #f2f2f2; padding: 2px;">Address</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #f2f2f2; padding: 2px;">City, State Zip</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #f2f2f2; padding: 2px;">Loan #</td><td style="padding: 2px;"> </td></tr> </table>	Name		Address		City, State Zip		Loan #		<p>Mail to: Lucid Lending 54 Ravenscroft Dr Asheville, NC 28801</p>
Name										
Address										
City, State Zip										
Loan #										

Who we are	
Who is providing this notice?	Pennfirst Mortgages Co DBA Lucid Lending Matthew Oswald NMLS 365644
What we do	
How does Lucid Lending 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 Lucid Lending collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide account information or provide employment information • show your driver's license 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 <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 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. <i>Lucid Lending has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Lucid Lending does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Lucid Lending doesn't jointly market.</i>
Other important information	
Lucid Lending NMLS 1120087 Matthew Oswald NMLS 365644	