

FACTS**WHAT DOES Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage 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 ■ Account balances and Payment history ■ Credit history and Credit scores
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 Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage 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	No
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 (888)748-6041—our menu will prompt you through your choice(s) or ■ Visit us online: www.impaccompanies.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888)748-6041 or go to: www.impaccompanies.com
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Who we are

Who is providing this notice?

Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage

What we do

How does Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage 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 Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or Give us your contact 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies such as, Impac Funding Corporation, Impac Mortgage Holdings, Inc., and Integrated Real Estate Services.*

Nonaffiliates

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

- *Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage & Impac Mortgage Corp. dba CashCall Mortgage currently does not share 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.

- *Our joint marketing partners include insurance companies and other financial companies.*

Other important information

Special Notice to California Residents: In accordance with California 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 limit sharing among our companies to the extent required by California law.

North Dakota & Vermont: In accordance with North Dakota and Vermont law, we will not share information we collect about North Dakota or Vermont customers with companies outside of Impac Mortgage Corp., Impac Mortgage Corp. dba CashCall Mortgage and Impac Mortgage Corp. dba Excel Mortgage, except as permitted by law.

Nevada Residents: We are providing this notice pursuant to Nevada Law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by following the instructions in the "To limit our sharing" section above or writing to Impac Mortgage Corp. Attn: Legal Department - Privacy Opt Out, 19500 Jamboree Rd Suite 200., Irvine, CA 92612. For more information, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (702) 486-3132; E-mail: BCPINFO@ag.state.nv.us