

FACTS

WHAT DOES SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES AND CASCADE LAND HOME FINANCING ("CASCADE") DO WITH YOUR PERSONAL INFORMATION?

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| 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 assets ▪ employment information and income ▪ credit history and account balances |
| 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 Cascade chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Cascade share? | Can you limit this sharing? |
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| 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 don't share |
| 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 | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

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| To limit our sharing | <ul style="list-style-type: none"> • Call (877) 869-7082 – we will prompt you through your choices or • Send the Opt-Out Form provided with this notice or send the information it requests by email addressed to: optout@cascadeloans.com; • Visit us online: https://www.cascadeloans.com/opt-out-request/ • Please note: <p>If you are a <i>new</i> customer, we can begin sharing your information 45 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 (877) 869-7082 |
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| Who we are | |
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| Who is providing this notice? | Southwest Stage Funding, LLC, doing business as Cascade Financial Services and Cascade Land Home Financing ("Cascade") |
| What we do | |
| How does Cascade 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 Cascade collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan or give us your income information ▪ give us your contact information or provide employment information ▪ show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| 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 | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Cascade name, such as Cascade Financial Holdings, LLC; and financial companies such as Vista MH Insurance Services, LLC.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cascade does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Cascade does not jointly market.</i> |
| Other Important Information | |
| <p>California residents: We will not share your personal information with nonaffiliates for their marketing purposes, or share with other financial companies for joint marketing purposes, except with your express consent. We will not share your personal information with affiliates if you ask us not to using the opt-out form or instructions provided with this notice (called "Important Privacy Choices for Consumers").</p> <p>Vermont and North Dakota residents: We will not share your personal information with nonaffiliates for their marketing purposes, or share consumer report information about you with affiliates or joint marketing partners, except with your express consent.</p> | |

Important Privacy Choices for Consumers (California Residents Only)

You have the right to control whether we share some of your personal information.
Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.



Time Sensitive Reply

You may make your privacy choices at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with which we have contracts to provide products and services.

Name: _____

Account Number(s): _____

Signature: _____

To exercise your choices, do one of the following:

- (1) Fill out, sign and send back this form to us at (you may want to make a copy for your records); or
- (2) Call this toll-free number (877) 869-7082; or
- (3) Reply electronically by contacting us through the following Internet option:
<https://www.cascadeloans.com/opt-out-request/> or by sending this form or the information requests by email addressed to optout@cascadeloans.com