



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 <ul style="list-style-type: none"> <li>■ apply for a loan or Give us your contact information</li> <li>■ provide employment information or Give us your employment history</li> <li>■ provide your mortgage information</li> </ul> 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"> <li>■ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> 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. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies such as, Impac Funding Corporation, Impac Mortgage Holdings, Inc., and Integrated Real Estate Services.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Impac Mortgage Corp., Impac Mortgage Corp. dba Excel Mortgage &amp; Impac Mortgage Corp. dba CashCall Mortgage currently does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include insurance companies and other financial companies.</i></li> </ul>
Other important information	
<p><b>Special Notice to California Residents:</b> 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.</p> <p><b>North Dakota &amp; Vermont:</b> 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.</p> <p><b>Nevada Residents:</b> 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</p>	