

PRIVACY NOTICE

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FACTS	WHAT DOES ILLINOIS HOUSING DEVELOPMENT AUTHORITY (IHDA) 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: • Social Security number and income • Account balances and payment history • Credit history and credit scores When you are no longer our customer, we continue to share information about you as described in this notice.	
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 IHDA chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does IHDA 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share
QUESTIONS?	Call 888-456-2656, email mortgage@ihda.org , or visit us online at www.ihdamortgage.org . You may also access this privacy notice directly at https://www.ihdamortgage.org/privacy-policy .	



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Who we are	
Who is providing this notice?	The Illinois Housing Development Authority
What we do	
How does IHDA 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. We limit access to your information to those staff members that have a valid reason for reviewing your records.
How does IHDA collect my personal information?	We collect your personal information, for example, when you • Provide income, employment, and other information to a IHDA participating lender or grantee under an IHDA loan program • Provide us with your contact/income/employment information • Discuss loss mitigation options or loan terms We also collect your personal information from other companies, such as credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only • Sharing for your affiliates' everyday business purposes – information about your credit worthiness • 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 under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>IHDA has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>IHDA does not share information 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. • <i>IHDA has no joint marketing agreements with nonaffiliates.</i>

