

FACTS

WHAT DO ZIA FACTORY OUTLET, CHAMPION MOBILE HOME SALES, & ESPANOLA MOBILE HOMES 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 assets
- 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 Zia, Champion Mobile Homes, and Espanola Mobile Homes choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Do we 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 | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

- Email mike.ziafactory@gmail.com
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Please note:

If you are a *new* customer, it may take up to 48 hours for your information to enter our systems. We can begin sharing your information 30 days from the date the information is added which will be on or after 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, once your information has been added to our systems you can contact us at any time to limit our sharing.

Questions?

Call (505) 471-1200.

Who we are

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|--------------------------------------|---|
| Who is providing this notice? | Zia Factory Outlet, Espanola Mobile Homes, Champion Mobile Home Sales |
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What we do

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| How do Zia Factory Outlet, Espanola Mobile Homes, Champion Mobile Home Sales 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 do Zia Factory Outlet, Espanola Mobile Homes, Champion Mobile Home Sales 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 apply for insurance ■ Give us your income information or give us your contact information ■ Give us your employment history <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

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|------------------------|---|
| 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 Gallegos Real Estate, Zia Factory Outlet, Espanola Mobile Homes, and Champion Mobile Home Sales</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>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</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>Our joint marketing partners include mortgage companies.</i> |

Other Important Information

California Residents: We will not share your information for joint marketing with other financial companies, or for nonaffiliates to market to you.

North Dakota and Vermont Residents: We will not share your information for joint marketing with other financial companies, for our affiliates' everyday business purposes (information about your creditworthiness), for our affiliates to market to you, or for nonaffiliates to market to you.

Notice of Information Practices: Personal information about you may be collected from others in connection with your application for insurance and subsequent policy renewals. This may include obtaining a credit report and loss history report. In certain circumstances, such information may be disclosed to third parties without your authorization. After proper identification, you have a right to review and correct all personal information we collected about you. This Notice is applicable for risks insured in New Mexico, Colorado, and Texas.