FACTS	WHAT DOES NEWREZ LLC DO WITH Y	OUR PERSONAL INFOR	MATION?	
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 credit history and credit scores account balances and payment history			
How?	All financial companies need to share customers' person we list the reasons financial companies can share their cu to share; and whether you can limit this sharing.			
Reasons we can	n share your personal information	Does NEWREZ LLC share?	Can you limit this sharing?	
such as to proce	<b>lay business purposes -</b> ess your transactions, maintain your account(s), respond and legal investigations, or report to credit bureaus	Yes	No	
to offer our pro	ting purposes - ducts and services to you	Yes	No	
For joint mark	teting with other financial companies	Yes	Yes	
	tes' everyday business purposes - but your transactions and experiences	Yes	No	
	t <b>es' everyday business purposes -</b> out your creditworthiness	Yes	Yes	
For our affiliat	tes to market to you	Yes	Yes	
For nonaffiliat	es to market to you	Yes	Yes	
To limit our sharing	Call toll-free (888) 673-5521 -our menu will p Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your in <i>no longer</i> our customer, we continue to share your inform However, you can contact us at any time to limit our share	formation <b>30</b> days from the date w nation as described in this notice.		
Questions?	Call toll-free (888) 673-5521 or go to WWW.NEWRE	Z.COM		
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Mail-in Form				
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Name     Mail to:       Address     NEWREZ LLC       City, State, Zip     Attrian Compliance Deprivation of the second secon			WREZ LLC TN: COMPLIANCE DEPT 00 VIRGINIA DRIVE, ITE 125	
	Loan #	FO	RT WASHINGTON, PA 19034	

Page 2	
What we do	
How does NEWREZ LLC 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 NEWREZ LLC collect my personal	We collect your personal information, for example, when you
information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
INONAITIIIIATES	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

\*\*NEWREZ LLC OPERATES AS NEWREZ MORTGAGE IN ARKANSAS AND TEXAS

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Reasons we can	n share your personal information	Does NEWREZ LLC share?	Can you limit this sharing?	
such as to proce	<b>lay business purposes -</b> ess your transactions, maintain your account(s), respond and legal investigations, or report to credit bureaus	Yes	No	
to offer our pro	ting purposes - ducts and services to you	Yes	No	
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Name     Mail to:       Address     NEWREZ LLC       City, State, Zip     Attrian Compliance Deprivation of the second secon			WREZ LLC TN: COMPLIANCE DEPT 00 VIRGINIA DRIVE, ITE 125	
	Loan #	FO	RT WASHINGTON, PA 19034	

Page 2	
What we do	
How does NEWREZ LLC 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 NEWREZ LLC collect my personal	We collect your personal information, for example, when you
information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	See below for more on your rights under state law.
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\*\*NEWREZ LLC OPERATES AS NEWREZ MORTGAGE IN ARKANSAS AND TEXAS

### **Important Privacy Choices For Consumers**

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.

#### Loan #:

### **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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

#### **Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name:

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.newrez.com/privacy-policy/.

Page 1 of 1

FACTS	WHAT DOES NEWREZ LLC DO WITH Y	OUR PERSONAL INFOR	MATION?	
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Reasons we can	n share your personal information	Does NEWREZ LLC share?	Can you limit this sharing?	
such as to proce	<b>lay business purposes -</b> ess your transactions, maintain your account(s), respond and legal investigations, or report to credit bureaus	Yes	No	
to offer our pro	ting purposes - ducts and services to you	Yes	No	
For joint mark	teting with other financial companies	Yes	Yes	
	tes' everyday business purposes - but your transactions and experiences	Yes	No	
	t <b>es' everyday business purposes -</b> out your creditworthiness	Yes	Yes	
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Name     Mail to:       Address     NEWREZ LLC       City, State, Zip     Attrian Compliance Deprivation of the second secon			WREZ LLC TN: COMPLIANCE DEPT 00 VIRGINIA DRIVE, ITE 125	
	Loan #	FO	RT WASHINGTON, PA 19034	

Page 2	
What we do	
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How does NEWREZ LLC collect my personal	We collect your personal information, for example, when you
information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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
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**North Dakota:** In addition to opting-out of the sharing of information listed in this disclosure, North Dakota law (N.D. Cent. Code §§6-08.1-01 *et seq.*; N.D. Admin. Code §§13-02-21-01 *et seq.*) requires you to consent to, or "opt-in" to, the sharing of such information. To consent to the sharing of this information, please fill out, sign, and mail back the following form:

- BORROWER	-	- DATE -		
Mail-in Form				
	Mark any/all you	want to limit:		
	Do share my	personal information with other f	inancial institutions to jointly mark	et to me.
	$\Box$ Do share inf	ormation about my creditworthine	ss with your affiliates for their ever	yday business purposes.
		ur affiliates to use my personal inf		
	Do share my	personal information with nonaff	iliates to market their products and	services to me.
		nt will be valid until checked above.	, at wh	ich time we will desist sharing the
	By signing below, you hereby consent to the sharing of the information indicated above, for the time period specified.			above, for the time period specified.
	- BORROWI	IR	DATE -	
	Name			Mail to:
	Address			NEWREZ LLC
				ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE,
	City, State, Zip			SUITE 125
				FORT WASHINGTON, PA 19034
	Loan #			

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#### Other important information

FOR VERMONT AND CALIFORNIA RESIDENTS ONLY: THE INFORMATION PRACTICES WE HAVE DESCRIBED ABOVE COMPLY WITH FEDERAL LAW. VERMONT AND CALIFORNIA LAWS PLACE ADDITIONAL LIMITS ON SHARING INFORMATION ABOUT THEIR RESIDENTS. IF YOU ARE A VERMONT OR CALIFORNIA RESIDENT, WE WILL AUTOMATICALLY LIMIT THE DISCLOSURE OF YOUR INFORMATION WITHIN AND OUTSIDE OUR FAMILY OF COMPANIES AS PERMITTED OR REQUIRED BY APPLICABLE LAW OR REGULATION.

#### \*\*NEWREZ LLC OPERATES AS NEWREZ MORTGAGE IN ARKANSAS AND TEXAS

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at WWW.NEWREZ.COM or call (888) 673-5521.

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## FACTS WHAT DOES CAPITAL PARTNERS MORTGAGE, LLC DO WITH YOUR PERSONAL INFORMATION?

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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 credit history and credit scores account balances and payment history
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 <b>CAPITAL PARTNERS MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAPITAL PARTNERS MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
var snaring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
O		
Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial institutions to jointly market to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> <li>Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>		veryday business purposes.
	Name Address City, State, Zip Loan #		Mail to: CAPITAL PARTNERS MORTGAGE, LLC ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

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What we do	
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How does CAPITAL PARTNERS MORTGAGE,	We collect your personal information, for example, when you
LLC collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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
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	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

## FACTS WHAT DOES CAROLINA ONE MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>CAROLINA ONE MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CAROLINA ONE MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our snuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form		
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial institutions to jointly m</li> <li>Do not share information about my creditworthiness with your affiliates for their e</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> </ul>	everyday business purposes.
	Do not share my personal information with nonaffiliates to market their products a Name	Mail to:
	Address	CAROLINA ONE MORGAGE, LLC ATTN: COMPLIANCE DEPT
	City, State, Zip Loan #	1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does CAROLINA ONE MORTGAGE, LLC 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 CAROLINA ONE MORTGAGE, LLC	We collect your personal information, for example, when you
collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

## FACTS WHAT DOES CONWAY FINANCIAL SERVICES, LLC 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 credit history and credit scores account balances and payment history
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 <b>CONWAY FINANCIAL SERVICES</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CONWAY FINANCIAL SERVICES, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our snuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
Mark any/all you want to limit:			
Do not share my personal information with other financial institutions to jointly m	arket to me.		
Do not share information about my creditworthiness with your affiliates for their e	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
Do not allow your affiliates to use my personal information to market to me.			
Do not share my personal information with nonaffiliates to market their products a	Do not share my personal information with nonaffiliates to market their products and services to me.		
Name	Mail to:		
Address	CONWAY FINANCIAL		
	SERVICES, LLC		
City, State, Zip	1100 VIRGINIA DRIVE,		
Loan #	SUITE 125		
	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does CONWAY FINANCIAL SERVICES, LLC 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 CONWAY FINANCIAL SERVICES, LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Nonaffiliates we share with can include <b>FINANCIAL SERVICES</b> <b>COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES,</b> <b>DIRECT MARKETING COMPANIES, AND NON-PROFIT</b> <b>ORGANIZATIONS</b> .
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

## FACTS WHAT DOES GUARANTY MORTGAGE SERVICES, LLC 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 credit history and credit scores account balances and payment history
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 <b>GUARANTY MORTGAGE SERVICES</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GUARANTY MORTGAGE SERVICES, LLC share?	Can you limit this sharing?	
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No	
For joint marketing with other financial companies	Yes	Yes	
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No	
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes	
For our affiliates to market to you	Yes	Yes	
For nonaffiliates to market to you	Yes	Yes	
To light Coll toll frag (202) (72) EE21 our many will grown through your sheige(a) an			

To limit	Call toll-free (888) 673–5521 –our menu will prompt you through your choice(s) or
our sharing	Mail the <b>form</b> below
our sharing	Please note:
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.
Questions?	Call toll-free (888) 673-5521
Questions:	

Mail-in Form			
Mark any/all you	want to limit:		
Do not share	e my personal information with other financial institutions to jointly market to me.		
$\Box$ Do not share	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	v your affiliates to use my personal information to market to me.		
	<ul> <li>Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>		
Name	Mail to:		
Address	GUARANTY MORTGAGE		
	SERVICES, LLC ATTN: COMPLIANCE DEPT		
City, State, Zip	1100 VIRGINIA DRIVE,		
Loan #	SUITE 125		
	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does GUARANTY MORTGAGE SERVICES, LLC 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 GUARANTY MORTGAGE SERVICES, LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
	Nonaffiliates we share with can include <b>FINANCIAL SERVICES</b> COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

## FACTS WHAT DOES HOMEOWNERS FIRST MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>HOMEOWNERS FIRST MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HOMEOWNERS FIRST MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our binning	Please note:	
	If you are a new customer, we can begin sharing your information 30 days from 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, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call toll-free (888) 673-5521	

Mail-in Form			
Mark any/all you want to limit:			
Do not share my personal information with other financial institutions to jointly m	arket to me.		
Do not share information about my creditworthiness with your affiliates for their of	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
Do not allow your affiliates to use my personal information to market to me.			
Do not share my personal information with nonaffiliates to market their products	Do not share my personal information with nonaffiliates to market their products and services to me.		
Name	Mail to:		
Address	HOMEOWNERS FIRST		
	MORTGAGE, LLC		
City, State, Zip	1100 VIRGINIA DRIVE,		
Loan #	SUITE 125		
	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does HOMEOWNERS FIRST MORTGAGE, LLC 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 HOMEOWNERS FIRST MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

**EX** 15182.426

# FACTS WHAT DOES LANDED HOME LOANS LLC 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 credit history and credit scores account balances and payment history
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 <b>LANDED HOME LOANS LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LANDED HOME LOANS LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or			
our sharing	Mail the <b>form</b> below			
	Please note:			
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.			
Questions?	Call toll-free 877-728-1071			

Mail-in Form				
М	Mark any/all you want to limit:			
	<ul> <li>Do not share my personal information with other financial institutions to jointly market to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> </ul>			
	□ Do not allow your affiliates to use my personal information to market to me.			
[	Do not share my personal information with nonaffiliates to market their products and services to me.			
Ν	Name Mail to:			
A	Address	LANDED HOME LOANS LLC		
		ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE,		
C	Sity, State, Zip	SUITE 125		
	.oan #	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does LANDED HOME LOANS LLC 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 LANDED HOME LOANS LLC collect my	We collect your personal information, for example, when you
personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES LANDED HOME LOANS LLC 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.
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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 <b>LANDED HOME LOANS LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LANDED HOME LOANS LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or			
our sharing	Mail the <b>form</b> below			
	Please note:			
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.			
Questions?	Call toll-free 877-728-1071			

Mail-in Form				
М	Mark any/all you want to limit:			
	<ul> <li>Do not share my personal information with other financial institutions to jointly market to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> </ul>			
	□ Do not allow your affiliates to use my personal information to market to me.			
[	Do not share my personal information with nonaffiliates to market their products and services to me.			
Ν	Name Mail to:			
A	Address	LANDED HOME LOANS LLC		
		ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE,		
C	Sity, State, Zip	SUITE 125		
	.oan #	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does LANDED HOME LOANS LLC 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 LANDED HOME LOANS LLC collect my	We collect your personal information, for example, when you
personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
	Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

### **Important Privacy Choices For Consumers**

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.

#### Loan #:

### 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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

#### **<u>Time Sensitive Reply</u>**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name:

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.landedhomeloans.com/legal/privacy-policy/.

## FACTS WHAT DOES MILESTONE HOME LENDING, LLC 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 credit history and credit scores account balances and payment history	
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 <b>MILESTONE HOME LENDING</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does MILESTONE HOME LENDING, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 - our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
our snuring	Please note:		
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.		
Questions?	Call toll-free (888) 673-5521		

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Mail-in Form				
	Mark any/all you want to limit:			
	<ul> <li>Do not share my personal information with other financial institutions to jointly market to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> </ul>			
	Do not allow your affiliates to use my personal information to market to me.			
	Do not share my personal information with nonaffiliates to market their products and services to me.			
	Name	Mail to:		
	Address	MILESTONE HOME LENDING,		
		LLC ATTN: COMPLIANCE DEPT		
	City, State, Zip	1100 VIRGINIA DRIVE,		
	Loan #	SUITE 125		
		FORT WASHINGTON, PA 19034		

Page 2	
What we do	
How does MILESTONE HOME LENDING, LLC 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 MILESTONE HOME LENDING, LLC	We collect your personal information, for example, when you
collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
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	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

### FACTS WHAT DOES MISSION MORTGAGE LLC 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 credit history and credit scores account balances and payment history
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 <b>MISSION MORTGAGE LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MISSION MORTGAGE LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
	Please note:		
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.		
Questions?	Call toll-free (888) 673-5521		

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 Mail-in Form

 Mark any/all you want to limit:

 Do not share my personal information with other financial institutions to jointly market to me.

 Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

 Do not allow your affiliates to use my personal information to market to me.

 Do not share my personal information with nonaffiliates to market their products and services to me.

 Name
 Mail to:

 Address
 MISSION MORTGAGE LLC

 City, State, Zip
 SUITE 125

 Loan #
 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does MISSION MORTGAGE LLC 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 MISSION MORTGAGE LLC collect my	We collect your personal information, for example, when you
personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES PARTNERS UNITED FINANCIAL, LLC DO WITH YOUR PERSONAL INFORMATION?

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Reasons we can share your personal information	Does PARTNERS UNITED FINANCIAL, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
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	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
our snuring	Please note:		
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	<i>no longer</i> our customer, we continue to share your information as described in this notice.		
	However, you can contact us at any time to limit our sharing.		
Questions?	Call toll-free (888) 673-5521		

Mail-in Form			
Mark any/all you want to limit:			
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Do not share information about my creditworthiness with your affiliates for their e			
	□ Do not allow your affiliates to use my personal information to market to me.		
Do not share my personal information with nonaffiliates to market their products a	and services to me.		
Name	Mail to:		
Address	PARTNERS UNITED		
	FINANCIAL, LLC		
City, State, Zip	1100 VIRGINIA DRIVE,		
Loan #	SUITE 125		
	FORT WASHINGTON, PA 19034		

Page 2	
What we do	
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LLC collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
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	Nonaffiliates we share with can include <b>FINANCIAL SERVICES</b> <b>COMPANIES</b> , <b>MORTGAGE COMPANIES</b> , <b>INSURANCE COMPANIES</b> , <b>DIRECT MARKETING COMPANIES</b> , <b>AND NON-PROFIT</b> <b>ORGANIZATIONS</b> .
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES PARTNERS UNITED FINANCIAL, LLC DO WITH YOUR PERSONAL INFORMATION?

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Reasons we can share your personal information	Does PARTNERS UNITED FINANCIAL, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
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To limit	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or		
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our snuring	Please note:		
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	However, you can contact us at any time to limit our sharing.		
Questions?	Call toll-free (888) 673-5521		

Mail-in Form				
Mark any/all you want to limit:	Mark any/all you want to limit:			
Do not share my personal information with other financial institutions to jointly m	arket to me.			
Do not share information about my creditworthiness with your affiliates for their e	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.			
	□ Do not allow your affiliates to use my personal information to market to me.			
Do not share my personal information with nonaffiliates to market their products a	Do not share my personal information with nonaffiliates to market their products and services to me.			
Name	Mail to:			
Address	PARTNERS UNITED			
	FINANCIAL, LLC			
City, State, Zip	1100 VIRGINIA DRIVE,			
Loan #	SUITE 125			
	FORT WASHINGTON, PA 19034			

Page 2	
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#### Loan #:

### **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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

#### **Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.partnersunitedfinancial.com/legal/privacy-policy/.



# FACTS WHAT DOES PLUS RELOCATION MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>PLUS RELOCATION MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PLUS RELOCATION MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
our shuring	Please note:		
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.		
<b>O</b>			
Questions?	Call toll-free (888) 673-5521		

Mail-in Form		
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial i</li> <li>Do not share information about my creditworthiness with yo</li> <li>Do not allow your affiliates to use my personal information</li> <li>Do not share my personal information with nonaffiliates to personal information</li> </ul>	our affiliates for their everyday business purposes. to market to me.
	Name       Address       City, State, Zip       Loan #	Mail to: PLUS RELOCATION MORTGAGE, LLC ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does PLUS RELOCATION MORTGAGE, LLC 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 PLUS RELOCATION MORTGAGE, LLC	We collect your personal information, for example, when you
collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and
	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES PLUS RELOCATION MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>PLUS RELOCATION MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PLUS RELOCATION MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
our shuring	Please note:		
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.		
<b>O</b>			
Questions?	Call toll-free (888) 673-5521		

Mail-in Form		
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial i</li> <li>Do not share information about my creditworthiness with yo</li> <li>Do not allow your affiliates to use my personal information</li> <li>Do not share my personal information with nonaffiliates to personal information</li> </ul>	our affiliates for their everyday business purposes. to market to me.
	Name       Address       City, State, Zip       Loan #	Mail to: PLUS RELOCATION MORTGAGE, LLC ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does PLUS RELOCATION MORTGAGE, LLC 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 PLUS RELOCATION MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and
	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

### **Important Privacy Choices For Consumers**

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.

#### Loan #:

### **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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

#### **<u>Time Sensitive Reply</u>**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.plusrelocationmortgage.com/legal/privacy-policy/.



# FACTS WHAT DOES PREFERRED LENDING SERVICES, LLC 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 credit history and credit scores account balances and payment history
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 <b>PREFERRED LENDING SERVICES</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PREFERRED LENDING SERVICES, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To Part (2011 tall free (202) C72 EE21 our many will around you through your shoire(s) on		

To limit	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our snuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> 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.	
	However, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
	Mark any/all you want to limit:		
	Do not share my personal information with other financial institutions to jointly	market to me.	
	Do not share information about my creditworthiness with your affiliates for the	ir everyday business purposes.	
	Do not allow your affiliates to use my personal information to market to me.	* * 11	
	Do not share my personal information with nonaffiliates to market their produc	ts and services to me.	
	Name	Mail to:	
	Address	PREFERRED LENDING	
		SERVICES, LLC ATTN: COMPLIANCE DEPT	
	City, State, Zip	1100 VIRGINIA DRIVE,	
	Loan #	SUITE 125	
		FORT WASHINGTON, PA 19034	

Page 2	
What we do	
How does PREFERRED LENDING SERVICES, LLC 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 PREFERRED LENDING SERVICES, LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC. Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES SANCTUARY HOME MORTGAGE LLC 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 credit history and credit scores account balances and payment history
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 <b>SANCTUARY HOME MORTGAGE LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SANCTUARY HOME MORTGAGE LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our shuring	<sup>b</sup> Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form		
	Mark any/all you want to limit: Do not share my personal information with other financial institutions to jointly market to me. Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<ul> <li>Do not allow your affiliates to use my personal information to market to me.</li> <li>Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>	
	Name       Address	Mail to: SANCTUARY HOME MORTGAGE LLC ATTN: COMPLIANCE DEPT
	City, State, Zip Loan #	1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does SANCTUARY HOME MORTGAGE LLC 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 SANCTUARY HOME MORTGAGE LLC collect my personal information?	We collect your personal information, for example, when you
	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
	Nonaffiliates we share with can include <b>FINANCIAL SERVICES</b> <b>COMPANIES</b> , <b>MORTGAGE COMPANIES</b> , <b>INSURANCE COMPANIES</b> , <b>DIRECT MARKETING COMPANIES</b> , <b>AND NON-PROFIT</b> <b>ORGANIZATIONS</b> .
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES SHELTER HOME MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>SHELTER HOME MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SHELTER HOME MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 - our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our shuring	Please note:	
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	no longer our customer, we continue to share your information as described in this notice.	
	However, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

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Mail-in Form		
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial institutions to jointly</li> <li>Do not share information about my creditworthiness with your affiliates for thei</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> <li>Do not share my personal information with nonaffiliates to market their product</li> </ul>	r everyday business purposes.
	Name       Address       City, State, Zip       Loan #	Mail to: SHELTER HOME MORTGAGE, LLC ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does SHELTER HOME MORTGAGE, LLC 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 SHELTER HOME MORTGAGE, LLC	We collect your personal information, for example, when you
collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
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	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
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	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

### FACTS

# CTS WHAT DOES SHELTER LENDING SERVICES, L.L.C. 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 credit history and credit scores account balances and payment history
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 <b>SHELTER LENDING SERVICES</b> , <b>L.L.C.</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SHELTER LENDING SERVICES, L.L.C. share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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 Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or		

To limit	Call toll-free (888) 673–5521 – our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our snuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
	Mark any/all you v	want to limit:	
	$\Box$ Do not share	my personal information with other financial institutions to jointly ma	rket to me.
	$\Box$ Do not share	information about my creditworthiness with your affiliates for their ev	eryday business purposes.
	Do not allow	your affiliates to use my personal information to market to me.	
		my personal information with nonaffiliates to market their products an	d services to me.
	Name		Mail to:
	Address		SHELTER LENDING
			SERVICES, L.L.C. ATTN: COMPLIANCE DEPT
	City, State, Zip		1100 VIRGINIA DRIVE,
	Loan #		SUITE 125
			FORT WASHINGTON, PA 19034

Page 2	
What we do	
How does SHELTER LENDING SERVICES, L.L.C. 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 SHELTER LENDING SERVICES,	We collect your personal information, for example, when you
L.L.C. collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include <b>FINANCIAL SERVICES</b>
	COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

**EX** 15182.426

### FACTS

### CTS WHAT DOES SHELTER MORTGAGE COMPANY, L.L.C. 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 credit history and credit scores account balances and payment history
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 <b>SHELTER MORTGAGE COMPANY</b> , <b>L.L.C.</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SHELTER MORTGAGE COMPANY, L.L.C. share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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	Yes
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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our shuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
0		
Questions:	Call toll-free (888) 673-5521	

Mail-in Form			
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share my personal information with other financial institutions to jointly market to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> <li>Do not share my personal information with nonaffiliates to market their products and services to me.</li> </ul>		
	Name Address City, State, Zip Loan #		Mail to: SHELTER MORTGAGE COMPANY, L.L.C. ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

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How does SHELTER MORTGAGE COMPANY,	We collect your personal information, for example, when you	
L.L.C. collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license	
	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	
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	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.	

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Reasons we can share your personal information	Does SHELTER MORTGAGE COMPANY, L.L.C. share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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	Yes
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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
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our shuring	Please note:	
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	no longer our customer, we continue to share your information as described in this notice.	
	However, you can contact us at any time to limit our sharing.	
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Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
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	Name Address City, State, Zip Loan #		Mail to: SHELTER MORTGAGE COMPANY, L.L.C. ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

Page 2		
What we do		
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How does SHELTER MORTGAGE COMPANY,	We collect your personal information, for example, when you	
L.L.C. collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license	
	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.	
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Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.	

### **Important Privacy Choices For Consumers**

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.

#### Loan #:

### 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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

### **Time Sensitive Reply**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name:

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.sheltermortgage.com/legal/privacy-policy/.

**EX** 16539.63

# FACTS WHAT DOES SUMMIT HOME MORTGAGE, LLC 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 credit history and credit scores account balances and payment history
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 <b>SUMMIT HOME MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SUMMIT HOME MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 - our menu will prompt you through your choice(s) or		
our sharing	Mail the <b>form</b> below		
our binning	Please note:		
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> 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.		
	However, you can contact us at any time to limit our sharing.		
$\mathbf{O}$			
Questions?	Call toll-free (888) 673-5521		

Mail-in Form				
Mark any/all you want to limit:	Mark any/all you want to limit: Do not share my personal information with other financial institutions to jointly market to me.			
÷ 1				
	ut my creditworthiness with your affiliates for their everyday business purposes.			
	□ Do not allow your affiliates to use my personal information to market to me.			
$\Box$ Do not share my personal inf	ormation with nonaffiliates to market their products and services to me.			
Name	Mail to:			
Address	SUMMIT HOME MORTGAGE,			
	LLC ATTN: COMPLIANCE DEPT			
City, State, Zip	1100 VIRGINIA DRIVE,			
Loan #	SUITE 125			
	FORT WASHINGTON, PA 19034			

Page 2	
What we do	
How does SUMMIT HOME MORTGAGE, LLC 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 SUMMIT HOME MORTGAGE, LLC	We collect your personal information, for example, when you
collect my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> <li>See below for more on your rights under state law.</li> </ul>
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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	nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
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	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

# FACTS WHAT DOES SYNERGY HOME MORTGAGE, LLC 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.
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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 <b>SYNERGY HOME MORTGAGE</b> , <b>LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SYNERGY HOME MORTGAGE, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 - our menu will prompt you through your choice(s) or		
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	Name       Address	Mail to: SYNERGY HOME MORTGAGE, LLC ATTN: COMPLIANCE DEPT	
	City, State, Zip Loan #	1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034	

Page 2	
What we do	
How does SYNERGY HOME MORTGAGE, LLC 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.
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	City, State, Zip Loan #	1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034

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	<ul> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
	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.
Nonaffiliates	Our affiliates include companies with a SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., PREFERRED LENDING SERVICES, LLC, GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC; YOUR HOME FINANCIAL LLC; LANDED HOME LOANS LLC, SANCTUARY HOME MORTGAGE LLC, HOMEOWNERS FIRST MORTGAGE, LLC, MISSION MORTGAGE LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.
TYOHAIIIIIAICS	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.

### **Important Privacy Choices For Consumers**

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.

#### Loan #:

### 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.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

### **<u>Time Sensitive Reply</u>**

You may make your privacy choice(s) at any time. Your choice(s) 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 whom we have contracts to provide products and services.

Name:

Account or Policy Number(s): \_\_\_\_\_

Signature: \_\_\_\_

To exercise your choice do the following:

- 1. Fill out, sign and send back this form to us (you may want to make a copy for your records); Mail to 1100 Virginia Drive, Suite 125, Fort Washington, PA 19034, Attn: Compliance Department.
- 2. Call this toll-free number (888) 673-5521
- 3. Visit our website and follow the instructions at www.synergyhm.com/legal/privacy-policy/.

# FACTS WHAT DOES YOUR HOME FINANCIAL LLC 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 credit history and credit scores
	account balances and payment history
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 <b>YOUR HOME FINANCIAL LLC</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YOUR HOME FINANCIAL LLC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> 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	Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or	
our sharing	Mail the <b>form</b> below	
our shuring	Please note:	
	If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from 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, you can contact us at any time to limit our sharing.	
Questions?	Call toll-free (888) 673-5521	

Mail-in Form			
Mark a	Mark any/all you want to limit: Do not share my personal information with other financial institutions to jointly market to me.		
	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	Do not allow your affiliates to use my personal information to market to me.		
	Do not share my personal information with nonaffiliates to market their products and services to me.		
Name	News		
Addres	ATTN: COMPLIANCE DEPT		
	1100 VIRGINIA DRIVE,		
City, S	suite 125		
Loan #	FORT WASHINGTON, PA 19034		

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What we do	
How does YOUR HOME FINANCIAL LLC 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 YOUR HOME FINANCIAL LLC collect	We collect your personal information, for example, when you
my personal information?	apply for a loan or give us your income information provide account information or provide employment information show your driver's license
	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.
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