

FACTS WHAT DOES NEWREZ 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: <ul style="list-style-type: none"> ■ 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 NEWREZ LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NEWREZ LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	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 our sharing	<ul style="list-style-type: none"> ■ Call toll-free (888) 673-5521 -our menu will prompt you through your choice(s) or ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 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.</p>
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Questions?	Call toll-free (888) 673-5521 or go to WWW.NEWREZ.COM
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Mail-in Form		
Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me. <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		Mail to: NEWREZ LLC ATTN: COMPLIANCE DEPT 1100 VIRGINIA DRIVE, SUITE 125 FORT WASHINGTON, PA 19034
Address		
City, State, Zip		
Loan #	9920070344	

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 information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your income information ■ provide account information or provide employment information ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a 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, NEWREZ COMMUNITY LENDING 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 name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, ESTREET APPRAISAL MANAGEMENT COMPANY, AND COVIUS SERVICES, LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.</i>

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**

 ALICE FIRSTIMER

7/10/2020

- BORROWER - ALICE FIRSTIMER - DATE -