

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:

- Social Security Number and income
- credit history and credit scores
- account balances and payment history
- insurance information

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 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	Yes
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

- Call 866-317-2347 to speak to a representative
- Mail the form below

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.

Questions? Call us at 866-317-2347 or go to www.newrez.com

Mark any/all you want to limit:

- Do not market directly to me; or, Do not market to me: by email by telephone by direct mail
- 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 _____
 Address _____

 City, State, Zip _____
 Loan # _____

Mail to:
 Newrez LLC
 P.O. Box 10826
 Greenville, SC 29603

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. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.
How does Newrez LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide account information or provide employment information • perform transactions with us • make mortgage payments or provide your mortgage information We also collect your personal information from others, such as credit bureaus, affiliates, or other
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See <i>Other important information</i> section below for more information 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. Our affiliates include: <ul style="list-style-type: none"> • financial companies such as <i>Aim High Mortgage, LLC, Caliber Home Loans, Inc., Capital Partners Mortgage, LLC, Carolina One Mortgage, LLC, Coast One Mortgage LLC, Conway Financial Services, LLC, Guaranty Mortgage Services, LLC, Homeowners First Mortgage, LLC, Landed Home Loans LLC, Meritane Financial LLC, Milestone Home Lending, LLC, Mission Mortgage LLC, Newrez LLC, Newrez Mortgage LLC, Partners United Financial, LLC, Plus Relocation Mortgage, LLC, Preferred Lending Services, LLC, Sanctuary Home Mortgage LLC, Shellpoint Partners LLC, Shelter Home Mortgage, LLC, Shelter Lending Services, L.L.C., Shelter Mortgage Company, L.L.C., Summit Home Mortgage, LLC, Synergy Home Mortgage, LLC, and Your Home Financial LLC</i> ; • and nonfinancial companies, such as <i>Avenue 365 Lender Services, LLC, Avenue Title Agency, LLC, Covius Services, LLC, and EStreet Appraisal Management Company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include financial services companies, insurance companies, direct marketing companies, and service providers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include financial services companies, realtors, builders, insurance companies, and other residential real estate companies.</i>

Other important information

Newrez LLC
P.O. Box 10826
Greenville, SC 29603

Toll Free Phone: 866-317-2347
Toll Free Fax: 866-467-1137
Contact us online: www.newrez.com

Main Office NMLS ID #3013
Houston, TX Branch Office NMLS ID #1105392

Monday-Friday: 8:00AM-10:00PM
Saturday: 8:00AM-3:00PM

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

For Vermont and North Dakota Residents Only: If you are a Vermont or North Dakota 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.

For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 866-317-2347. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; Newrez LLC, P.O. Box 10826, Greenville, SC 29603-0826

For California Residents Only: Please review our California Privacy Policy, www.newrez.com/ca-privacy-policy/, for additional information regarding your rights and how to make a verified request under California law. We do not sell personal information.