

FACTS	WHAT DOES FREEDOM MORTGAGE CORPORATION 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 • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Freedom Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Freedom Mortgage Corporation share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll-free 855-690-5900—our menu will prompt you through your choice(s) ▪ 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>
Questions?	Call toll-free 855-690-5900

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Mail-in Form	
Mark any/all you want to limit:	
<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	PRIMARY BORROWER'S NAME SECONDARY BORROWER'S NAME
Address	MAILING ADDRESS-1-CALCULATED
	MAILING ADDRESS-2-CALCULATED
City, State, Zip	MAILING ADDRESS-3-CALCULATED AND COMPRESSED
Loan #	A01ACCOUNT_NUMBER

Mail To: Freedom Mortgage Corporation, P.O. Box 50485, Indianapolis, IN 46250-0485, ATTN: Privacy Dept./Information Sharing Opt-Out

Who we are	
Who is providing this notice?	Freedom Mortgage Corporation
What we do	
How does Freedom Mortgage Corporation 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. For more information, visit freedommortgage.com/disclosures/privacy-policy .
How does Freedom Mortgage Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or provide account information • provide employment or income information 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 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 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 choice will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as FMC Subsidiary Services, LLC; and nonfinancial companies such as Archwell Holdings, LLC.</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 mortgage companies, insurance companies, financial products providers, real estate companies, retailers and direct marketing companies, and non-profit organizations.</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 include insurance and other financial services providers, and real estate companies.</i>
Other Important Information	
<p>California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.</p> <p>Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List or to obtain additional information on our telemarketing practices, call 855-690-5900, write to us at Freedom Mortgage Corporation, P.O. Box 50485, Indianapolis, IN 46250-0485, ATTN: Privacy Dept./Information Sharing Opt-Out or log into your account and write us through the Message Center with the subject line "Nevada Annual Privacy Notice".</p> <p>You may also contact the Nevada Attorney General's office for more information regarding Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-684-1100, Email: aginfo@ag.nv.gov.</p> <p>North Dakota Customers: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 855-690-5900.</p> <p>Vermont Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	