

## **Privacy Policy Disclosure (Protection of the Privacy of Personal Non-Public Information)**

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure while using it to serve you better. Keeping customer information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose. This notice explains how you can limit our disclosing or personal information about you. The provisions of this notice will apply to former customers as well as current customers unless we state otherwise.

### **The Privacy Policy Explains the Following:**

- Protecting the confidentiality of our customer information.
- Who is covered by the Privacy Policy?
- How we gather information.
- The types of information we share, why, and with whom.
- Opting Out - how to instruct us not to share certain information about you or not to contact you.

### **Protecting the Confidentiality of Customer Information:**

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive information about you, but they must safeguard this information, and they may not use it for any other purposes.

### **Who is Covered by the Privacy Policy?**

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance. This Privacy Policy applies to consumers who are current customers or former customers.

### **How We Gather Information**

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us, our affiliates, or others. This information may include your name, address, employment information, income, and credit references;

- Consumer reporting agencies. This information may include account information and information about your credit worthiness.
- Public Sources. This information may include real estate records, employment records, telephone numbers, etc.

### **Information We Share:**

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials.
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to credit bureaus.
- To consumer reporting agencies.
- To respond to a subpoena or court order, judicial process or regulatory authorities.
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone service companies, lenders, investors, title and escrow companies, appraisal companies, etc.

We may also provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited to only that which we deem appropriate for these service providers to carry out their functions.

We do not provide non-public information about you to any company whose products and services are being marketed unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

### **Opting Out**

We also may share information about you within our corporate family of office(s). We may share all of the categories of information we gather about you, including identification information (such as your name and address), credit reports (such as your credit history), application information (such as your income or credit references), your account transactions and experiences with us (such as your payment history), and information from other third parties (such as your employment history).

By sharing this information we can better understand your financial needs. We can then send you notification of new products and special promotional offers that you may not otherwise know about. For example, if you originally obtained a mortgage loan with us, we would know that you are a homeowner and may be interested in hearing how a home equity loan may be a better option than an auto loan to finance the purchase of a new car.



- Please do not share personal information about me with non-affiliated third-parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

You may make choices as to how your personal financial information is shared. You will need to provide your name, address, loan number(s), and social security number for identification purposes.

No action is required by you if you do not wish to opt out of any information sharing. Any account holder may opt out on behalf of other account holders

NFM Lending is committed to providing you with superior customer service. We strive to ensure your account information is correct and current. If you discover at any time that information pertaining to your account is inaccurate or out dated, please contact use at the address, toll-free telephone number, or email shown below:

NFM Lending  
Customer Service Department  
505 Progress Drive, Suite 100  
Linthicum, MD 21090  
(888) 233-0092  
[unsubscribe@nfmlending.com](mailto:unsubscribe@nfmlending.com)

NFM, Inc. is an FHA-Approved Non-Supervised Mortgagee (19951-0018-0 and 19951-0000-7) and Veterans Affairs Automatic Lender (659985-00-00) under the trade name NFM Lending. NFM, Inc. is licensed as: Alabama Consumer Credit License (21250); California Finance Lender Law License (6039416) Licensed by the Department of Business Oversight under the trade name NFM Consultants, Inc.; Colorado Mortgage Company Registration license regulated by the Division of Real Estate (NMLS # 2893) under the trade name NFM Lending.; Connecticut Mortgage Correspondent Lender/Broker License (9395) under the trade name NFM Lending; Delaware Chapter 22 Licensed Lender (3879) under the trade name NFM Lending.; District of Columbia Mortgage Dual Authority License Lender and Broker (MLB-2893) under the trade name NFM Lending; Florida Mortgage Lender License (MLD174) and Florida Mortgage Lender Servicer License (MLD795) under the trade name NFM Lending; Georgia Residential Mortgage Licensee (17414) under the trade name NFM Lending; Illinois Residential Mortgage Licensee (MB.6759796) by Illinois Commissioner of Banks and Real Estate (310 South Michigan Avenue, Suite 2130, Chicago IL 60604) under the trade name NFM Lending; Indiana First Lien Mortgage Lending License, authorized to lend first-lien loans and exempt from broker licensing (11080) under the trade name NFM Lending; Kentucky Mortgage Loan Company License (MC19117) under the trade name NFM Lending; Maryland Mortgage Lender (5330) under the trade name NFM Lending; Massachusetts Mortgage Lender and Broker (MC2893) under the trade name NFM Lending; Minnesota Residential Mortgage Originator License (MN/MO-20309174) under the trade name NFM Lending; Mississippi Mortgage Lender License (2893) under the trade name NFM Lending, Inc.; Nevada Mortgage Banker License (4044) and Mortgage Broker License (4046) under the trade name NFM Lending; New Hampshire Mortgage Banker License (11319-MB) licensed by the New Hampshire Banking Department under the trade name NFM Lending; New Jersey Residential Mortgage Lender License (9966238) licensed by the New Jersey Department of Banking and Insurance under the trade name NFM Lending; New York Mortgage Banker License -NYS Department of Financial Services (B500851) under the trade name NFM Lending; North Carolina Mortgage Lender License (L-135884) under the trade name NFM Lending; Ohio Mortgage Broker Act Mortgage Banker Exemption (MBMB.850129.000) and Ohio Mortgage Loan Act Certificate of Registration (SM.501761.000) under the trade name NFM Lending; Oregon Mortgage Lending License (ML-5191) under the trade name NFM Lending; Pennsylvania Mortgage Lender License (25770) licensed by the Pennsylvania Department of Banking under the trade name NFM Lending; South Carolina Mortgage Lender / Servicer License (MLS - 2893Tennessee Mortgage License (109396) under the trade name NFM, Inc.; Texas SML Mortgage Banker Registration (NMLS # 2893) under the trade name NFM Lending; Virginia Lender and Broker License (MC-2357) licensed by the Virginia State Corporation Commission under the trade name NFM Lending; Washington Consumer Loan Company License (CL-2893) under the trade name NFM, Inc.; and West Virginia Mortgage Lender and Broker License (ML-23712 and ML-23711) under the trade name NFM, Inc. NFM, Inc.'s Nationwide Mortgage Licensing System (NMLS) Company Identifier Number is 2893. NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2014.





You may inform us of your personal preference in either of the following ways:

- Call our toll-free line at (888) 233-0092
- Indicate your request on the form below and send it to:

NFM Lending  
Customer Service Department  
505 Progress Drive, Suite 100  
Linthicum, MD 21090  
(888) 233-0092

Please allow us a reasonable amount of time to record your preferences.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Loan Number: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Check the appropriate box or boxes to indicate your privacy choices:

- Please do not share personal information about me with non-affiliated third-parties.
  - Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
  - Please do not contact me with offers of products or services by mail.
  - Please do not contact me with offers of products or services by telephone.
- Email us your request to Opt-Out to [unsubscribe@nfmlending.com](mailto:unsubscribe@nfmlending.com).