



Do Not Call Policy

NFM Lending is committed to protecting and respecting consumers' rights to privacy. NFM Lending uses the telephone as one important way to stay in contact and communicate with our customers and our potential customers in the community. Because a good relationship with the community is a necessary ingredient of our success, and in keeping with state and federal laws, it is the policy of this company that we will not make sales-related telephone calls to any person who has indicated a desire not to receive such calls. This includes those who have registered with state or federal "Do Not Call lists," as well as those who have previously told us directly that they do not wish to receive such calls.

NFM Lending, therefore, has established and implemented written procedures to honor consumers' requests that they not be called, and appropriate personnel have received training. Procedures include consultation of the National and State Do Not Call Registries and internal Do Not Call list prior to making any telephone solicitation.

Consumers may make a request to be added to our Do Not Call list in writing to **Compliance Department – Do Not Call List, NFM Lending, 505 Progress Drive, Suite 100, Linthicum, Maryland 21090**, by telephone to **888-233-0092**, or by email to **DNC@nfmlending.com**.

All requests should include your name, address and telephone number. Upon request, your information will be added to the internal Do Not Call list within five (5) business days of receipt of such request. Your telephone number will remain on our Do Not Call list for 5 (five) years unless you specify otherwise. You must notify us of any changes in name or telephone number if you move or wish to place a new telephone number on our internal Do Not Solicit list. Furthermore, you must notify us if there is more than one telephone line or number that you wish to place on the Do Not Call list.

Please keep in mind that regulations may permit NFM Lending to contact you even if your telephone number is registered with your state or the national list. For instance, if you were a customer of NFM Lending in the past 18 months, we may contact you to inform you regarding your account or to inform you of an opportunity, even if your telephone number is on the state or national "do not call" list. Generally, telephone calls to consumers with whom NFM Lending has an established business relationship are permitted, unless they have asked to be included on the internal Do Not Solicit list.

Consumers have additional avenues available to them which will help reduce or eliminate unwanted telephone solicitations. Consumers may place their telephone number(s) on the National Do Not Call Registry by calling 1-888-382-1222 or online at www.donotcall.gov. The Direct Marketing Association also offers a free service called "Telephone Preference Service". Consumers may register for this service online at www.dmaconsumers.org or by sending a written request to: Telephone Preference Service, Direct Marketing Association, P.O. Box 1559, Carmel, NY 10512.

Consumers may request a copy of this Policy. Upon receipt of request, we will send a copy via U.S. mail or electronic mail within a reasonable time period of thirty (30) days.

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 (13139-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 – 2893) Tennessee 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.

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