

This privacy policy ("Policy") sets out how NFM, Inc. dba NFM Lending ("NFM") uses and protects any information that you give NFM when you are using this website.

### **This Website**

This website is owned, managed, and maintained by NFM. By using this website, you consent to this Policy.

### **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 state and 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 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 Policy applies to consumers who are current customers or former customers.

### **How and What Information We Gather**

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 (such as your name, address, Social Security and account numbers, and income and employment history);
- Your transaction with us, our affiliates, or others (such as loan balance, payment history, and other account information);
- Federal and state taxing authorities;
- Federal, state or local government agencies;
- Other financial institutions that you do business with;
- Mortgage settlement service providers like Consumer reporting agencies (such as account information and information about your credit worthiness); or
- Website page visits, web browser, and blog post comments (such as non-personal information which includes date, time, location, and cookies).

NFM, Inc. does business as NFM Lending. NFM, Inc. is an FHA-Approved Non-Supervised Mortgagee (19951-0018-0 and 19951-0000-7), Veterans Affairs Automatic Lender (659985-00-00) under the trade name NFM Lending, approved Fannie Mae Seller/Servicer (26859-000-5), approved Freddie Mac Seller/Servicer (183149), and approved Ginnie Mae Issuer/Servicer (4365). For NFM's licensing information, please go to [www.nfmlending.com/licensing](http://www.nfmlending.com/licensing). 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.

### Information Collected When Using This Website

We do not access information about your identity while you use our website. Until you submit an application or contact form, your personal information will remain anonymous to us. We only collect information in the date, time, location, and activity on the website.

### Cookies

Cookies are small text files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information.

We use cookies to make it easier to navigate our site, to understand and save your preferences for future visits, keep track of advertisements, and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

If you reject cookies, you may still use our site, but your ability to use some areas of our site will be limited. For further information on cookies please visit <http://www.aboutcookies.org>.

### What Information We Share

NFM 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; or
- 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.

### Third Party Services and Agreements

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing or purchaser or seller agreements.

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### How We Protect Your Personal Information and Your Privacy

We restrict access to non-public personal information about you to those employees and agents who we determine need to know that information to provide products or services to you, service your account, or maintain the systems that support your account. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your non-public information.

### Links to Other Sites

Our site includes links to other websites whose privacy policies and practices may differ from those of NFM. If you submit personal information to any of those sites, your information is governed by their privacy statements and we are not responsible for how your information is used or stored. We encourage you to carefully read the privacy statement of any website you visit.

### Public Posts

Our website offers publicly accessible blogs. You should be aware that any information you provide as a blog post comment may be read, collected, and used by others who access them. To request removal of your personal information from our blog, contact us at [info@nfmlending.com](mailto:info@nfmlending.com).

### Contacting and Marketing

By clicking on any button for submission of information on this website, you are agreeing to the following:

- To receive important notices and other communications at any telephone number (including a mobile device) or email address you entered so that NFM can contact you. This authorization removes any previous registration(s) on a federal or state Do-Not-Call (DNC) registry or any internal opt-out/unsubscribe requests you may have previously requested with NFM;
- That NFM or one of its third party associates may use an automatic dialing system in connection with calls made to any telephone number you entered, even if it is a mobile phone number or other service for which the called person(s) could be charged for such call.

### California Online Privacy Protection Act Compliance

Because we value your privacy we have taken the necessary precautions to be in compliance with the California Online Privacy Protection Act. We therefore will not distribute your personal information to outside parties without your consent.

### Children's Online Privacy Protection Act Compliance

We are in compliance with the requirements of COPPA (Children's Online Privacy Protection Act). We do not collect any information from anyone under 18 years of age. Our website, products, and services are all directed to people who are at least 18 years old or older.

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### Online Privacy Policy Only

This online privacy policy applies only to information collected through our website and not to information collected offline.

### Notification of privacy policy changes

If we decide to change our privacy policy, we will post those changes on this page, and/or update the Privacy Policy modification date below. We encourage you to periodically review this page for the latest information on our privacy practices.

This policy was last modified on 4/07/2016

### Opting Out or Updating Personal Preferences

You may choose to opt out from any or all of the ways that your personal financial information is shared, and how you are contacted in any of the following ways:

- Email us at [unsubscribe@nfmlending.com](mailto:unsubscribe@nfmlending.com);
- Call us at your toll free number, 888-233-0092;
- Write to us via U.S. mail to the address below indicating your contacting preferences or opt out request, including your name, address, loan number(s) and Social Security number.

NFM Lending  
Attn: Customer Service Department  
505 Progress Drive, Suite 100  
Linthicum, MD 21090