

**FACTS** **WHAT DOES Shellpoint Mortgage Servicing 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

**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 Shellpoint Mortgage Servicing chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Shellpoint Mortgage Servicing share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

**To limit our sharing**

- Call us toll-free at 866-316-4706 or
- Contact us online: [www.shellpointmtg.com](http://www.shellpointmtg.com) or
- 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 toll-free 866-316-4706 or go to [www.shellpointmtg.com](http://www.shellpointmtg.com)

**Mail-in Form**

- Mark any/all you want to limit:
- o Do not use my personal information to market to me.
  - o Do not share my personal information with other financial institutions to jointly market to me.
  - o Do not share information about my transactions or experiences with your affiliates for their everyday business purposes.
  - o Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
  - o Do not allow your affiliates to use my personal information to market to me.
  - o Do not share my personal information with nonaffiliates to market their products and services to me.

<b>Name</b>		<b>Mail to:</b> Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

**What we do**

<b>How does Shellpoint Mortgage Servicing protect my personal information?</b>	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.
<b>How does Shellpoint Mortgage Servicing collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>· apply for a loan or give us your income information</li> <li>· provide account information or provide employment information</li> <li>· show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>· sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>· affiliates from using your information to market to you</li> <li>· sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> <li>· New Penn Financial, LLC</li> <li>· Shell Point Partners, LLC</li> <li>· Avenue 365 Lender Services, LLC</li> <li>· Rate 30</li> <li>· eStreet Appraisal Management Company</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>· <i>We <u>do not</u> share your information with nonaffiliates</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>· <i>We <u>do not</u> have any joint marketing agreements with nonaffiliated companies</i></li> </ul>

**Other important information**

Shellpoint Mortgage Servicing is a division of New Penn Financial, LLC	
Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826	Toll Free Phone: 866-316-4706 Toll Free Fax: 866-467-1137 Contact us online: <a href="http://www.shellpointmtg.com/contact-us">www.shellpointmtg.com/contact-us</a>
Main Office NMLS ID#3013 Houston TX Branch Office NMLS ID#1105392	Hours: Monday - Friday: 8:00am - 10:00pm Eastern Hours: Saturday: 8:00am - 3:00pm Eastern