

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
- 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 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?
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	No	We do not share
For our affiliates' everyday business purposes: information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes: information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call us at (800) 365-7107 or go to www.shellpointmtg.com/contact-us

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

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

Other important information	
Shellpoint Mortgage Servicing is a division of New Penn Financial, LLC	
<p>Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826</p>	<p>Toll Free Phone: (800) 365-7107 Toll Free Fax: (866) 467-1184 Contact us online: www.shellpointmtg.com/contact-us</p>
<p>Main Office NMLS ID#3013 Houston TX Branch Office NMLS ID#1105392</p>	<p>Hours: Monday - Friday: 8:00am - 10:00pm Eastern Hours: Saturday: 8:00am - 3:00pm Eastern</p>