

## Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

### **YOUR RIGHTS**

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

### **YOUR CHOICES**

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

- NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:** Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

### **TIME-SENSITIVE REPLY**

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain in effect unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies or other companies with whom we have contracts to provide products and services.

Account Number(s): \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

### **To exercise your choices do one of the following:**

- (1) Fill out, sign, and send back this form to us by using the envelope provided (you may want to make a copy of this document for your records.)
- (2) Fill out, sign, and fax this form to us using this toll-free fax number: 877-776-1112;
- (3) Reply electronically by contacting us at [ServicingHelp@YouAreHome.com](mailto:ServicingHelp@YouAreHome.com); or
- (4) Call this toll-free number 800-224-7984 and speak to a Customer Representative Monday through Friday 8:00 a.m. to 9:00 p.m. and Saturday 10:00 a.m. to 3:00 p.m. Eastern Time.

FACTS	WHAT DOES CROSSCOUNTRY MORTGAGE POWERED BY ROUNDPOINT 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 financial companies to tell you how your personal information is collected, shared, and protected. 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: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balance and transaction history</li> <li>▪ Credit history and employment information</li> </ul>
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 CrossCountry Mortgage powered by RoundPoint chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share this?	Can you limit 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>	Yes	Yes
<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>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>▪ Call 800-224-7984</li> <li>▪ Mail the form below to the address shown or email it to <a href="mailto:ServicingHelp@YouAreHome.com">ServicingHelp@YouAreHome.com</a></li> <li>▪ Visit <a href="https://myroundpoint.com/limit-data-sharing">https://myroundpoint.com/limit-data-sharing</a></li> </ul> <p><b>Please Note:</b> If you are a <i>new customer</i>, we can begin sharing your information forty-five (45) days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Call 800-224-7984 or visit <a href="https://crosscountrymortgage.youarehome.com/privacy-policy/">https://crosscountrymortgage.youarehome.com/privacy-policy/</a> for more information or to obtain a copy of our Privacy Policy.
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Mail-in Form		
Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
<b>Name</b>		<b>Mail To:</b> CrossCountry Mortgage powered by RoundPoint Attn: Customer Resolution P.O. Box 19409 Charlotte, NC 28219-9409
<b>Address</b>		
<b>City, State, Zip</b>		
<b>Account #</b>		

Who we are	
Who is providing this notice?	CrossCountry Mortgage powered by RoundPoint
What we do	
How does CrossCountry Mortgage powered by RoundPoint 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 CrossCountry Mortgage powered by RoundPoint collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Apply for a loan</li> <li>▪ Pay your bills</li> <li>▪ Give us your income information or provide account information</li> <li>▪ Provide employment information</li> </ul> <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"> <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. See below for more on your rights under state law.</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 non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies such as RoundPoint Mortgage Servicing LLC and RoundPoint Mortgage Solutions, LLC; TH MSR Holdings LLC and Two Harbors Investment Corp.</i></li> </ul>
Nonaffiliates	<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>Nonaffiliates we share with can include mortgage companies, insurance companies, securities firms, financial advisors, financial products providers, tax preparers, retailers, direct marketing companies, and nonprofit organizations.</i></li> </ul>
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"> <li>▪ <i>Our joint marketing partners include insurance and other financial companies.</i></li> </ul>

**Other Important Information**

**California Residents Only:** In accordance with California law, we will not share information we collect about you with companies outside of CrossCountry Mortgage powered by RoundPoint, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

**For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NC, OH, OR and VA Only:** You may contact us at 800-224-7984 to learn the information we have about you relating to an insurance transaction. You may receive a copy of the information and may also request to correct, amend or delete your information.