

FACTS

WHAT DOES GUARANTEED RATE AFFINITY, LLC 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 payment history
- assets and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Guaranteed Rate Affinity, LLC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Guaranteed Rate Affinity, LLC share? | Can you limit this sharing? |
|---|---|-----------------------------|
| <b>For our everyday business purposes—</b><br>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><br>to offer our products and services to you   | Yes                                       | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                                       | No                          |
| <b>For our affiliates’ everyday business purposes—</b><br>information about your transactions and experiences   | Yes                                       | No                          |
| <b>For our affiliates’ everyday business purposes—</b><br>information about your creditworthiness   | No  | We don't share              |
| <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

- 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 773-516-6900 or go to [www.GRARate.com](http://www.GRARate.com)



Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

☐ Apply my choices only to me

Mark any/all you want to limit:

- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Mail to:

Guaranteed Rate Affinity, LLC  
1800 W Larchmont Ave,  
Chicago, IL 60613

Who we are

Who is providing this notice?

Guaranteed Rate Affinity, LLC

What we do

How does Guaranteed Rate Affinity, LLC 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.

Our customers' information is accessible only to personnel who have a business need for the information. We provide training to educate our personnel about their obligations under this privacy notice.

How does Guaranteed Rate Affinity, LLC collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or provide your mortgage information
- provide employment information or give us your wage statements
- provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Guaranteed name, Advocus Title Agency, LLC (d/b/a Advocus Abstracting, LLC in Pennsylvania), OriginPoint LLC, Proper Rate, LLC, Citywide Home Loans, LLC, Attorneys' Title Guaranty Fund, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial service providers like mortgage lenders and title companies, as well as other third parties, as applicable, as permitted by law.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies, personal loan companies, and other financial and nonfinancial companies.*

Other important information

California Residents

Under California law, we will not share information we collect about you with nonaffiliated companies, except as permitted by law. For example, we may share information with your consent or to service your mortgage loan. We will limit sharing with our affiliates to the extent required by California law.

Vermont Residents

We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information about our privacy policies can be found at <https://www.grarate.com/privacy/vt-consumer-privacy-notice> or call 888-844-9888.

Nevada Residents

We are providing this notice under Nevada law. If you prefer not to receive marketing calls from Guaranteed Rate, you may be placed on our internal Do Not Call List by calling 866-384-0432. For more information, you can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

Texas Residents

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705.

COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT’S WEBSITE LOCATED AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV) OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE OR BY EMAIL AT [SMLINFO@SML.TEXAS.GOV](mailto:SMLINFO@SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT’S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

North Dakota

If you are a resident of North Dakota, we will not share personal information we collect about you with non-affiliated companies or persons, except as permitted by law. For example, we may share information with your consent or for the exchange of necessary customer credit information between us and other financial institutions or customer reporting agency, in the regular course of business. To opt-in to sharing, please contact us at 888-844-9888.

Information Sharing Options, Guaranteed Rate Affinity, LLC: Calling us: 888-844-9888

- Emailing us at [privacy@grarate.com](mailto:privacy@grarate.com)
- Sending us a letter to:

Guaranteed Rate Affinity LLC  
Attn: Privacy Compliance Officer  
1800 W. Larchmont Ave.  
Chicago, IL 60613

**Important information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to Guaranteed Rate Affinity, LLC contact numbers that are wireless telephone number(s) including, but not limited cell, mobile or VoIP numbers, you are consenting to Guaranteed Rate Affinity, LLC using an automated dialing system to call or text you, or to send you pre-recorded messages, in order to service, and collect on, any Guaranteed Rate Affinity, LLC personal account(s) or business account (s) (for which you are an authorized signer, guarantor or designated contact person) but not to market to you. For any type of phone calls with Guaranteed Rate Affinity, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from Guaranteed Rate Affinity.