

FACTS WHAT DOES ORIGINPOINT 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Credit history and credit scores ■ Mortgage rates, mortgage payments, 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 OriginPoint LLC chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does OriginPoint LLC 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		Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	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 <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.		
Questions?	Call NEED NUMBER or go to www.originpoint.com or email us at privacy@originpoint.com		

Mail-in Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my credit worthiness 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.	Mail to: OriginPoint LLC Attn: Compliance 1800 W Larchmont Ave Suite 305 Chicago, IL 60613			
Name					
Address					
City	State		Zip		
Loan #					

Who we are	
Who is providing this notice?	OriginPoint LLC
What we do	
How does OriginPoint LLC protect my personal information?	<p>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.</p> <p>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.</p>
How does OriginPoint LLC 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 show your driver's license ■ provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, other financial 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. 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 - unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Guaranteed Rate name, financial service providers, such as Ravenswood Title, and nonfinancial companies.</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>Nonaffiliates we share with include financial service providers like mortgage lenders, title companies, and personal lenders, as well as other third parties as applicable, as permitted by law.</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>Our joint marketing partners include insurance companies, personal lenders, and other financial companies.</i>
Other Important Information:	
<p>California Residents: Under California law, we will not share information we collect about you with companies outside of the entity providing this notice, unless the law allows. For example, we may share information with your consent or to service your account. We will limit sharing to the extent required by California law. For information regarding rights under the California Consumer Privacy Act, please refer to the California Consumer Privacy Notice which can be found on our website.</p> <p>Nevada Residents: We are providing this notice under Nevada Law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 866-508-5515 or mailing Compliance Department, 401 E. Corporate Drive Suite 150, Lewisville, TX 75057. For more information, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900 Las Vegas, NV 89101; phone: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.</p> <p>Vermont Residents: We do not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. Also, we do not share your information with nonaffiliates except as permitted or required by law.</p>	