

FACTS WHAT DOES CITYWIDE HOME LOANS, LLC (NMLS #67180) 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
- 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 **CITYWIDE HOME LOANS, LLC (NMLS # 67180)** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CITYWIDE HOME LOANS, LLC (NMLS #67180) 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	WE DO NOT SHARE
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	WE DO NOT SHARE

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 1-866-508-5515 or go to www.citywidehomeloans.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 allow your affiliates to use my personal information to market to me. <div> <div>Name</div> <div>Address</div> <div>City</div> <div>Loan #</div> </div> <div> <div>State</div> <div>Zip</div> </div>

Mail to:
 Citywide Home Loans
 Attn: Legal
 3940 n. Ravenswood Ave
 Chicago, IL 60613



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Who we are	
Who is providing this notice?	CITYWIDE HOME LOANS, LLC Attn: Legal 3940 N. Ravenswood Ave, Chicago, IL 60613
What we do	
How does CITYWIDE HOME LOANS, LLC (NMLS #67180) 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. ONLY AUTHORIZED EMPLOYEES ARE ALLOWED ACCESS TO YOUR INFORMATION WHEN NEEDED TO COMPLETE THEIR WORK. ANY COMPANY WE WORK WITH IS REQUIRED TO HAVE SAFEGUARDS TO PROTECT CUSTOMER INFORMATION.
How does CITYWIDE HOME LOANS, LLC (NMLS #67180) collect my personal information?	We collect your personal information, for example, when you; <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 We also collect your personal information from others, such as credit bureaus, affiliates, or other financial companies
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a Citywide or Guaranteed Rate name; and financial companies such as Ravenswood Title Company, LLC.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ CITYWIDE HOME LOANS, LLC (NMLS #67180) does not share with nonaffiliates to market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ CITYWIDE HOME LOANS, LLC (NMLS #67180) does not jointly market.



Other Important Information:

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 CCPA rights, please refer to the Privacy Notice for California Residents which can be found on our website.

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.

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 non affiliates except as permitted or required by law.

