



## Privacy Policy

Rev 06/01/2024

### FACTS

#### WHAT DOES MORTGAGE CLEARING CORPORATION 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, income and employment information
- 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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mortgage Clearing Corporation share?	Can you limit this 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>	NO	YES
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	NO	YES
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	NO	YES
<b>For our affiliates to market to you</b>	NO	YES
<b>For nonaffiliates to market to you</b>	NO	YES

#### To limit our sharing

- Call 800-727-9043. Customer Service hours: 8:30 AM - 5:00 PM Central Time.
- Visit us online: [www.mortgageclearing.com](http://www.mortgageclearing.com)
- Mail the **form** provided on page 2

**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 800-727-9043 or go to [www.mortgageclearing.com](http://www.mortgageclearing.com)



**Who we are:**

Who is providing this notice? <sup>8</sup>	Mortgage Clearing Corporation
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**What we do:**

How does Mortgage Clearing Corporation 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. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does Mortgage Clearing Corporation collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Apply for a mortgage loan or a loan modification</li> <li>■ Provide employment information</li> <li>■ Provide us your contact information</li> <li>■ Pay your bills or pay insurance premiums</li> </ul> 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 <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> 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.

**Definitions:**

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>We do not have affiliates at this time</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> <li>■ <i>We do not share with nonaffiliates at this time</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>We do not share with joint marketing partners at this time.</i></li> </ul>

**Other Important Information:**