

FACTS

WHAT DOES HOMESTEAD FUNDING CORP. (Hereinafter "Homestead") 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, Assets, Liabilities including Account No.'s and Balances
- Credit History and Credit (FICO) Scores
- Payment Histories and Employment Histories and Related Financial 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 **customer's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer's** personal information; the reasons **Homestead** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Homestead 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	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call 800.724.1329 or go to <https://homesteadfunding.com> - Alternative phone 518.464.1100 x304

Who we are

Who is providing this notice?

Homestead Funding Corp.

What we do

How does Homestead 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 Homestead collect my personal information?

We collect your personal information, for example, as follows:

- Directly from you or information you provide us on our website
- Credit Reports or Employers, Mortgage Servicers, Landlords
- Banks, Investment Firms, and other Financial Institutions
- From Investors who purchase your mortgage loan or Mortgage Sub-Servicers, or from public or governmental sources

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.

Definitions

Affiliates

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

- We do not share your personal information with our Affiliates.

Non-affiliates

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

- We do not share your personal information with non-affiliated companies except as expressly provided by law.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- We do not share your personal information with other non-affiliated financial companies for purposes of joint-marketing.

Other important information

Should you have any questions regarding this Privacy Notice please contact Anthony Felitte at 1-800-724-1329 or email Anthony Felitte at afelitte@homesteadfunding.com