

FACTS

WHAT DOES Home Point Financial Corporation ("Home Point") 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and transaction history ■ Credit history and home equity
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Home Point chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Home Point 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	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call 888-891-2310 —our menu will prompt you through your choice(s) or ■ Visit us online: email_us_atprivacy@homepointheloc.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 888-891-2310 or go to www.homepointheloc.com/privacy
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Who we are

Who is providing this notice?

Home Point Financial Corporation

What we do

How does Home Point 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 Home Point collect my personal information?

We collect your personal information, for example, when you

- Create an online account or apply for a loan
- Obtain a loan or make payments
- Link your Home Point online account to your other financial accounts

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.

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.

Nonaffiliates

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

- Home Point does not share with nonaffiliates so they can market their products to you.

Joint marketing

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

- For example, banks and other lenders.

Other important information

For 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 concerning our privacy policies can be found at homepointheloc.com/privacy or call 888-891-2310.

North Dakota customers: We will not share your information except as permitted by ND Century Code Chapter 6-08.1

California Residents: You have additional rights to limit the sharing of personal and financial information with our affiliates (companies we control) and outside companies with whom Home Point does business. California consumers may opt out of any such disclosure by completing, signing and returning the attached form entitled "Important Privacy Choices for California Consumers" or sending an email to privacy@homepointheloc.com