



FACTS	WHAT DOES VETERANS HOME UNITED serviced by CARRINGTON MORTGAGE SERVICES, LLC (“VETERANS UNITED serviced by CARRINGTON”) 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"> <li>▪ Social Security number and income</li> <li>▪ Payment history and mortgage rates and payments</li> <li>▪ Credit history and credit scores</li> </ul>
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 Veterans United serviced by Carrington chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Veterans United serviced by Carrington 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>	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>▪ Call toll free 1-877-338-4912</li> <li>▪ Mail the form at the bottom of the page</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll free, 1-877-338-4912 or go to <a href="http://VeteransUnited.servicedbyCarrington.com/Privacy-Information-Request/CaliforniaResidence">VeteransUnited.servicedbyCarrington.com/Privacy-Information-Request/CaliforniaResidence</a>
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Mail-in Form
<p><b>VETERANS HOME UNITED serviced by CARRINGTON MORTGAGE SERVICES, LLC</b> <b>Opt-Out Form</b> <b>(California Residents)</b></p> <p><b>Important Privacy Choices for Consumers</b> <b>You have the right to control whether we share some of your personal information.</b> <b>Please read the following information carefully before you make your choices below.</b></p> <p><b>Your Rights</b> You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.</p> <p><b>Your Choices</b></p> <p><b>Restrict Information Sharing with Companies We Own or Control (Affiliates):</b> Unless you say “No,” we may share personal and financial information about you with our affiliated companies. <input type="checkbox"/> NO, please do not share personal and financial information with your affiliated companies.</p> <p><b>Restrict Information Sharing with Other Companies We Do Business with To Provide Financial Products and Services:</b> Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you. <input type="checkbox"/> NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.</p> <p><b>Time Sensitive Reply</b> You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.</p>

<b>Who we are</b>	
Who is providing this notice?	Veterans United serviced by Carrington
<b>What we do</b>	
How does Veterans United serviced by Carrington 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. Our Policies and Procedures and Employee Code of Conduct limit access to customer information for business purposes only and include strict standards for keeping your information confidential and secure.
How does Veterans United serviced by Carrington collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>Apply for a loan or give us your income information</li> <li>Provide employment information or provide account information</li> <li>Provide your mortgage information</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 creditworthiness</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.

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control of Carrington Mortgage Services, LLC.. They can be financial and nonfinancial companies. <i>Our affiliates include companies with the Carrington or Vylla name such as Vylla Insurance Agency, LLC, Carrington Mortgage Holdings, LLC, Carrington Mortgage Services, LLC, Carrington Real Estate Services (US), LLC (d/b/a Vylla Home), Vylla Document Services, LLC, Vylla Escrow, Inc., Vylla Home (CT), Vylla Home, Inc. (d/b/a Vylla Home), Vylla Solutions, LLC, Vylla Solutions – Missouri, LLC, Vylla Solutions – Tennessee, LLC, Vylla Solutions – Virginia, LLC, Vylla Solutions – Washington, LLC, Vylla Title, Inc., Vylla Title, LLC (d/b/a Vylla Settlement, LLC (NY &amp; PA)), Vylla Title – Alabama, LLC, Vylla Title – Arkansas, LLC, Vylla Title – Louisiana, LLC. Veterans United Home Loans is not a Carrington affiliate.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</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>Our joint marketing partners include other mortgage companies.</li> </ul>

**Other important information**

**State Laws**  
Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.

<b>Mail-in Form to:</b>	
Name	[FIELD 7 BORROWER NAME] [FIELD 8 CO-BORROWER NAME]
Address Line 1	[FIELD 9 MAIL LINE_1]
Address Line 2	[FIELD 10 MAIL LINE_2]
City	[FIELD 11 MAIL_CITY]
State Zip Code	[FIELD 12 MAIL_STATE] [FIELD 13 MAIL_ZIP_CODE]
Account or Policy#	[FIELD 6 ACCOUNT NUMBER]
Signature	

To exercise your choices, do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records). If using your own envelope, send the completed and signed form to us at:  
Veterans United serviced by Carrington  
P.O. Box 5001  
Westfield, IN 46074
- (2) Call this toll-free number: 1-877-338-4912
- (3) Reply electronically through our website at: [VeteransUnited.servicedbyCarrington.com/Privacy-Information-Request/CaliforniaResidence](http://VeteransUnited.servicedbyCarrington.com/Privacy-Information-Request/CaliforniaResidence)