



FACTS	WHAT DOES VETERANS 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"> ▪ Social Security number and income ▪ Payment history and mortgage rates and payments ▪ 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 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?
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
For our marketing purposes— to offer our products and services to you		Yes
For joint marketing with other financial companies		Yes
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes
For our affiliates' everyday business purposes— information about your creditworthiness		Yes
For our affiliates to market to you		Yes
For nonaffiliates to market to you		Yes
Can you limit this sharing?		No
Can you limit this sharing?		No
Can you limit this sharing?		No
Can you limit this sharing?		Yes
Can you limit this sharing?		Yes
Can you limit this sharing?		Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll free 1-877-338-4912 ▪ Mail the form at the bottom of the page Please note: 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. However, you can contact us at any time to limit our sharing.	
Questions?	Call toll free, 1-877-338-4912 or go to VeteransUnited.servicedbyCarrington.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 share information about my creditworthiness with your affiliates for their everyday business purposes
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me
	Name
Address Line 1	[FIELD 9 MAIL LINE_1]
Address Line 2	[FIELD 10 MAIL LINE_2]
City State Zip	[FIELD 11 MAIL_CITY] [FIELD 12 MAIL_STATE] [FIELD 13 MAIL_ZIP_CODE]
Account Number	[FIELD 6 ACCOUNT NUMBER]

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 by signing into your account through our website at VeteransUnited.servicedbyCarrington.com

Who we are	
Who is providing this notice?	VETERANS UNITED serviced by CARRINGTON
What we do	
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"> ▪ Apply for a loan or give us your income information ▪ Provide employment information or provide account information ▪ Provide your mortgage information 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"> ▪ 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.
Definitions	
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 & 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"> ▪ <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include other mortgage companies.</i>
Other important information	
<p>State Laws Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.</p> <p>Notice to Nevada Residents Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling 1-877-338-4912 or writing to VETERANS UNITED serviced by CARRINGTON, Attention: Privacy Department, P.O. Box 5001, Westfield, IN 46074. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 1-702-486-3132; Email: BCPINFO@ag.state.nv.us</p> <p>Notice to New Mexico Residents We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.</p> <p>Notice to North Dakota Residents We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.</p> <p>Notice to Vermont Residents We will not share your personal information with nonaffiliated third parties, except as permitted by law. In addition, unless you give us permission, we will not share information about your credit worthiness with our affiliates. You do not have to contact us to implement these limits to our sharing. We will not share information about your transactions and experiences with our affiliates for their everyday business purposes and to market to you unless permitted by law or unless you give us permission to do so.</p>	