

FACTS

WHAT DOES MMS Mortgage Services, Ltd 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 Credit History ▪ Account balances and Payment History ▪ Income and Assets
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 MMS Mortgage Services, Ltd chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MMS Mortgage Services, Ltd 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	We Don't Share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions? Call **800-945-4506** or go to www.membermortgage.com

How does MMS Mortgage Services, Ltd. 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 MMS Mortgage Services, Ltd. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a loan or ▪ Provide your mortgage information or ▪ Pay us by check or ▪ Provide employment information or ▪ Show your driver's license or 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>MMS Mortgage Services, Ltd We do not have affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>MMS Mortgage Services, Ltd We do not share personal information with nonaffiliated third parties</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>MMS Mortgage Services, Ltd We do not engage in joint marketing</i>