

FACTS **WHAT DOES ROUNDPOINT MORTGAGE SERVICING LLC 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 financial companies to tell you how your personal information is collected, shared, and protected. 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
- Account balance and transaction history
- Credit history and employment information

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 RoundPoint chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RoundPoint share?	Can you limit 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	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 877-426-8805 ▪ Mail the form below to the address shown or email it to servicinghelp@roundpointmortgage.com ▪ Visit https://myroundpoint.com/limit-data-sharing <p>Please Note: If you are a <i>new customer</i>, we can begin sharing your information thirty (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.</p>	
Questions?	Call 877-426-8805 or visit https://www.roundpointmortgage.com/privacy for more information or to obtain a copy of our privacy policy.	



Mail-in Form										
	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.									
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td style="width: 80%;"></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #		<p>Mail To: RoundPoint Mortgage Servicing LLC Attn: Correspondence P.O. Box 19409 Charlotte, NC 28219-9409</p>
Name										
Address										
City, State, Zip										
Account #										

Who we are	
Who is providing this notice?	RoundPoint Mortgage Servicing LLC and RoundPoint Mortgage Solutions, LLC (collectively, "RoundPoint")
What we do	
How does RoundPoint 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 RoundPoint collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Pay your bills or provide account information ▪ Apply for a loan or insurance ▪ Give us your employment information or income 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. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with RoundPoint in their name; TH MSR Holdings LLC and Two Harbors Investment Corp..</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, securities firms, financial advisors, financial products providers, tax preparers, retailers, 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 marketing partners include insurance and other financial companies.</i>
Other Important Information	
Vermont Customers Only: 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 https://www.roundpointmortgage.com/privacy or call 877-426-8805.	
Alaska Customers Only: EXCEPT AS PERMITTED BY LAW, WE WILL NOT SHARE YOUR PERSONAL INFORMATION WITH NONAFFILIATES OR AFFILIATES UNLESS YOU AUTHORIZE US TO. TO OPT-IN TO SHARING, PLEASE CONTACT US AT 877-426-8805.	
North Dakota Customers Only: EXCEPT AS PERMITTED BY LAW, WE WILL NOT SHARE YOUR PERSONAL INFORMATION WITH NONAFFILIATES OR AFFILIATES UNLESS YOU AUTHORIZE US TO. TO OPT-IN TO SHARING, PLEASE CONTACT US AT 877-426-8805.	
Nevada Residents Only: This notice is provided pursuant to state law. You may choose to be placed on our internal do not call list by calling us at 877-426-8805, writing us at RoundPoint Mortgage Servicing LLC, P.O. Box 19409 Charlotte, NC 28219-9409, or emailing us at servicinghelp@roundpointmortgage.com . To obtain more information regarding Nevada Revised Statutes section 228.600, contact us at the address, phone number or e-mail address above or the Nevada Attorney General's Bureau of Consumer Protection, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101. Phone: 702-486-3132. Email: BCPINFO@ag.state.nv.us .	
California Residents Only: In accordance with California law, we will not share information we collect about you with companies outside of RoundPoint, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.	
Texas Residents Only: For questions or complaints, you may call us at 877-426-8805. If a question or a complaint cannot be resolved by contacting us, you can contact THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276- 5550.	
For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NC, OH, OR and VA Only: You may contact us at 877-426-8805 to learn the information we have about you relating to an insurance transaction. You may receive a copy of the information for a reasonable fee. You may also request to correct, amend or delete your information.	