Volunteer
Mortgage Loan Servicing

FACTS	**WHAT DOES VOLUNTEER MOTGAGE LOAN SERVICING 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: ▪ social Security number and income ▪ account balances and payment history ▪ credit history and credit scores When you are no longer out customer, we continue to share your information as described in this notice.
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 reason Volunteer Mortgage Loan Servicing chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Volunteer 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 bureau	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 our affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Questions?	Call 844-865-7378 or go to www.volservicing.com

Who we are	
Who is providing this notice?	Volunteer Mortgage Loan Servicing

What we do	
How does Volunteer Mortgage Loan Servicing protect my person 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 We limit access to your information to those staff members that have a valid reason for viewing your records.
How does Volunteer Mortgage Loan Servicing collect my personal information?	We collect your personal information, for example, when you ▪ Apply for a loan or provide account information ▪ Pay us by check or process a payment through our website ▪ Discuss loss mitigation options We also collect your personal information from other sources such as credit reporting agencies.
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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies ▪ *Volunteer Mortgage Loan Servicing has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies ▪ Volunteer Mortgage Loan Servicing does not share your information with nonaffiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ Volunteer Mortgage Loan Servicing does not jointly market