

FACTS WHAT DOES NEW PENN FINANCIAL, 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 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
- credit history and credit scores
- account balances and payment history

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 New Penn Financial, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does New Penn Financial 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 do not share
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	No	We do not share

To limit our sharing

- Call 866-317-2347 -our menu will prompt you through your choice(s)
- Visit us online: www.newpennservicing.com/contact-us
- Mail the form below

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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 us at 866-317-2347 or go to www.newpennservicing.com/contact-us

Mail-in Form

Mark any/all you want to limit:

Do not share information about your creditworthiness with affiliates' everyday business purposes

Do not share information with affiliates to market to you

Name

Address

City, State, Zip

Mail To:

New Penn Financial, LLC.
P.O. Box 10826
Greenville, SC 29603-0826

Who we are	
Who is providing this notice?	New Penn Financial, LLC.
What we do	
How does New Penn Financial, LLC. 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 New Penn Financial, LLC. 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 account information or provide employment information • show your driver's license 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.
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 nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> • Shellpoint Partners, LLC • Avenue 365 Lender Services, LLC • Rate 30 • eStreet Appraisal Management Company • Spring EQ, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • We <u>do not</u> share your information with nonaffiliates
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • We <u>do not</u> have any joint marketing agreements with nonaffiliated companies
Other important information	
New Penn Financial, LLC. Toll Free Phone: 866-317-2347 P.O. Box 10826 Toll Free Fax: 866-467-1137 Greenville, SC 29603-0826 Contact us online: www.newpensservicing.com/contact-us Main Office NMLS ID#3013 Hours: Monday - Friday: 8:00am - 10:00pm Eastern Houston TX Branch Office NMLS ID#1105392 Hours: Saturday: 8:00am - 3:00pm Eastern	
For Vermont and California Residents Only: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation. For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, (800) 365-7107. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826	