

US Consumer Privacy Notice

William Raveis Mortgage, LLC

FACTS	WHAT DOES William Raveis Mortgage, 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: <ul style="list-style-type: none"> ■ Social Security number ■ Credit scores and credit history ■ Income, Assets 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 William Raveis Mortgage LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does William Raveis Mortgage LLC 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	No	We do not share
For affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	<p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we send a 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?	<ul style="list-style-type: none"> ■ Contact William Raveis Mortgage, LLC at 978-577-3953 or Servicing@Raveis.com

What we do	
How does William Raveis Mortgage, 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. We periodically review our security standards, procedures and technology to protect the confidentiality of your personal information against unlawful and unauthorized access.
How does William Raveis Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Apply for a loan ■ Show your government-issued ID or give us your contact information ■ Provide employment or account 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 non-affiliates 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. <ul style="list-style-type: none"> ■ Our affiliates include non-financial companies with a William Raveis companies name such as William Raveis Real Estate, Insurance and others ■ Others, such as non-financial title insurance agencies
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Non-Affiliates we share with include companies who perform marketing services on our behalf.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ William Raveis Mortgage, LLC does not jointly market.