

FACTS**WHAT DOES GUARANTEED RATE, INC DBA CERTAINTY HOME LENDING (NMLS#2611) 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 income ▪ Credit history and credit scores ▪ Mortgage rates and payments, 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 Guaranteed Rate, Inc DBA Certainty Home Lending (NMLS#2611) chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does the Lender 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	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	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<p>Mail the form below</p> <p>Please note:</p> <p>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.</p>
-----------------------------	---

Questions?	Call 866-599-5510 or go to www.certaintyhomelending.com
-------------------	---

Mail-in Form										
<p>Leave Blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 25%;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="width: 25%; vertical-align: top;"> <p>Mail to:</p> <p>Guaranteed Rate, Inc. d/b/a Certainty Home Lending Attn: Legal 3940 N. Ravenswood Ave Chicago, IL 60613</p> </td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td>, </td> </tr> <tr> <td>Loan #</td> <td></td> </tr> </table>	Name		<p>Mail to:</p> <p>Guaranteed Rate, Inc. d/b/a Certainty Home Lending Attn: Legal 3940 N. Ravenswood Ave Chicago, IL 60613</p>	Address		City, State, Zip	,	Loan #	
Name		<p>Mail to:</p> <p>Guaranteed Rate, Inc. d/b/a Certainty Home Lending Attn: Legal 3940 N. Ravenswood Ave Chicago, IL 60613</p>								
Address										
City, State, Zip	,									
Loan #										

Who we are

Who is providing this notice?

Guaranteed Rate, Inc DBA Certainty Home Lending (NMLS#2611)

What we do

How does the Lender 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. **ONLY AUTHORIZED EMPLOYEES ARE ALLOWED ACCESS TO YOUR INFORMATION WHEN NEEDED TO COMPLETE THEIR WORK. ANY COMPANY WE WORK WITH IS REQUIRED TO HAVE SAFEGUARDS TO PROTECT CUSTOMER INFORMATION.**

How does the Lender collect my personal information?

We collect your personal information, for example, when you;

- apply for a loan, or give us your income information
- provide account information, or show your driver's license
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates or other financial companies.

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 nonaffiliate 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 - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with a **Certainty** or **Guaranteed Rate** name; and financial company such as **Ravenswood Title Company, LLC**.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Guaranteed Rate, Inc DBA Certainty Home Lending (NMLS#2611)** does not share with nonaffiliates to market to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Guaranteed Rate, Inc DBA Certainty Home Lending (NMLS#2611)** does not jointly market

Other Important Information

California Residents: Under California law, we will not share information we collect about you with companies outside of the entity providing this notice, unless the law allows. For example, we may share information with your consent or to service your account. We will limit sharing to the extent required by California law. For information regarding CCPA rights, please refer to the Privacy Notice for California Residents which can be found on our website.

Nevada Residents: We are providing this notice under Nevada Law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 866-508-5515 or mailing Legal, 3940 N. Ravenswood Ave, Chicago, IL 60613. For more information, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900 Las Vegas, NV 89101; phone: 1-702-486-3132; e-mail: BCPINFO@ag.state.nv.us.

Vermont Residents: We do not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. Also, we do not share your information with nonaffiliates except as permitted or required by law.