

FACTS WHAT DOES MR. COOPER 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 ▪ Account balances and payment history ▪ Transaction History ▪ Income ▪ Credit history and credit scores
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 Mr. Cooper chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mr. Cooper 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	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"> ▪ Visit https://www.mrcooper.com/PrivacyElections.aspx ▪ Call 888-480-2432 or ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 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>
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To limit direct marketing contact	<ul style="list-style-type: none"> ▪ Visit https://www.mrcooper.com/DoNotSolicit.aspx ▪ Call 888-480-2432 <p>Please note: Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
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Questions?	Call toll-free 888-480-2432.
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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.	
Name	Mail to: Mr. Cooper Attn: Customer Service Department 8950 Cypress Waters Blvd. Dallas, TX 75019
Address	
City, State, Zip	
Account #	



Who we are	
Who is providing this notice?	Mr. Cooper and its family of mortgage and financial companies. See below for a list of the names of these companies.

What we do	
How does Mr. Cooper 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 also contractually require third parties doing business with us to comply with all privacy and security laws.
How does Mr. Cooper collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for a loan ▪ give us your income information ▪ provide employment information or give us your contact information ▪ provide 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 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 nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include companies with a Mr. Cooper name; financial companies such as mortgage lenders or banks; and non-financial companies, such as insurance agencies, technology service providers or direct marketers.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Financial service providers, such as mortgage bankers, securities broker- dealers and insurance agents &/or agencies. ▪ Non-Financial companies, such as retailers, direct marketers, membership clubs and publishers; and other companies and organizations, such as non- profit organizations.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include financial services and insurance companies.

OTHER IMPORTANT INFORMATION	
<p>Do Not Call Policy – This notice is the Mr. Cooper Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Mr. Cooper associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Mr. Cooper will be placed on the Mr. Cooper Do Not Call list and will not be called in any future campaigns, including those of Mr. Cooper affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada Residents Only – We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To Limit direct marketing contact</i> section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; email BCPINFO@ag.state.nv.us</p>	
<p>For California Residents Only – If you live in California, you will receive a different notice that reflects your rights under California and federal law.</p>	
<p>For Vermont Residents Only – If you live in Vermont, we will not share your personal information with nonaffiliates, except for our everyday business and marketing purposes. Also, we will not share information about your credit worthiness with affiliates unless you agree to such sharing. Vermont residents do not have to contact us to implement these limits on our sharing. We may share information about your transactions and experiences with affiliates for their everyday business purposes and to market to you, but you can stop them from using the information in marketing by checking the box marked “Do not allow your affiliates to use my personal information to market to me,” on the Mail-in Form above.</p>	