



## FACTS

### WHAT DOES ENVOY MORTGAGE, LTD. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and employment information</li> <li>■ account balances and transaction history</li> <li>■ credit history and credit scores</li> </ul>
<b>How?</b>	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 Envoy Mortgage, Ltd. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Envoy Mortgage, Ltd. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 1-855-208-2722 and leave a voice message to Opt Out</li> <li>■ Email us at: <a href="mailto:optout@envoymortgage.com">optout@envoymortgage.com</a> to request to Opt Out</li> </ul> <p><b>Please note:</b></p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 1- 877-232-2461 or go to <a href="http://envoymortgage.com/privacy-policy">http://envoymortgage.com/privacy-policy</a>

Who we are	
<b>Who is providing this notice?</b>	Envoy Mortgage, Ltd. which also does business as Envoy Mortgage Limited Partnership in New Hampshire.
What we do	
<b>How does Envoy Mortgage, Ltd. protect my personal information?</b>	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.
<b>How does Envoy Mortgage, Ltd. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ apply for a loan or give us your income information</li> <li>■ provide account information or provide employment information</li> <li>■ show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See section below on "Other Important Information" for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Envoy Mortgage (India) Private Limited is an affiliate.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Envoy Mortgage, Ltd. does not jointly market.</li> </ul>
Other important information	
<p><b>Texas Consumer Privacy Notice:</b>  Envoy Mortgage, Ltd. is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against Envoy Mortgage, Ltd. should complete and send a complaint form to:  Texas Department of Savings and Mortgage Lending  Attn: Consumer Complaint Division  2601 North Lamar Blvd, Suite 201  Austin, Texas 78705</p> <p>Complaint forms and instruction may be obtained from the Department's website at <a href="http://www.sml.texas.gov">www.sml.texas.gov</a>  A toll-free consumer hotline is available at: 1-877-276-5550.</p> <p><b>For California Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. A separate notice is provided to all customers who are California residents.</p> <p><b>For Vermont Residents:</b> We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your credit worthiness with our affiliates except with your authorization.</p>	