

For Additional Information

Call: 844-865-7378

Email: custserv@vol servicing.comVisit: www.vol servicing.com**PRIVACY NOTICE**

FACTS	WHAT DOES VOLUNTEER MORTGAGE LOAN SERVICING DO WITH YOUR PERSONAL INFORMATION?
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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.
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WHAT?	<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"> Social Security Number and Income Account Balances and Payment History Credit History and Credit Scores Checking or Savings Account Number and Routing Number <p>When you affirmatively submit information to us through our website, by phone, or by other means, you consent to the collection and processing of your information.</p>
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HOW?	All financial companies need to share customers' personal information to run their everyday business. In the selection below, we list the reasons financial companies can share their customers' personal information; the reason VMLS chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does VMLS Share?	Can you limit this sharing?
For our everyday business purposes Such as to process your payment transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureau	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	NO	We do not share
For our affiliates' everyday business purposes Information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

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WHO WE ARE	
Who is providing this notice?	Volunteer Mortgage Loan Servicing (VMLS) is your mortgage loan servicer.

WHAT WE DO	
How does VMLS protect my personal information?	<p>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.</p> <p>We limit access to your information to those staff members that have a valid reason for viewing your records.</p>
How does VMLS collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> Apply for a loan or provide account information. Have a mortgage service transferred to VMLS from your originating lender. Pay by check, pay by phone, pay by website, or auto-pay ACH. Provide financial information for Loss Mitigation assistance. <p>We also collect your personal information from other sources such as credit reporting agencies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> Sharing for affiliates' everyday business purposes - information about your credit worthiness. Affiliates from using your information to market to you. Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. VMLS is a Doing Business As for Tennessee Housing Development Agency. VMLS has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. VMLS does not share your information with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services. VMLS does not jointly market.