

FACTS

WHAT DOES Sage Home Loans Corporation 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.
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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 Account balances • Credit history and Credit scores • Income and Employment information
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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 Sage Home Loans Corporation chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Sage Home Loans Corporation 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 Don't 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 Don't Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> • Call 888-453-5022 — our menu will prompt you through your choice(s) or • Visit us online: www.sagehomeloans.com <p>Please note:</p> <p>If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer our customer</i>, 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>
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Questions?	Call 888-453-5022 or go to www.sagehomeloans.com
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Who we are

Who is providing this notice?

Sage Home Loans Corporation

What we do

How does **Sage Home Loans Corporation** 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.

How does **Sage Home Loans Corporation** collect my personal information?

We collect your personal information, for example, when you

- **Give us your contact information** or
- **Apply for a loan** or
- **Give us your income information** or
- **Provide employment information** or
- **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

- 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.

- *Forward Home Lending, LLC and other companies owned or controlled by Red Ventures.*

Nonaffiliates

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

- *Sage Home Loans Corporation does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Sage Home Loans Corporation does not jointly market.*

Other important information

Sage Home Loans Corporation NMLS ID # 3304 (Sage Home Loans Corporation (CA) in the state of Georgia; Sage Loans Corporation (CA) in the states of Florida, Nebraska, and Washington

For California, New Mexico, North Dakota & Vermont Residents:

Information sharing practiced described as above are in accordance with Federal Law. CA, NM, VD & VT state laws place additional limits on sharing information. In accordance with these laws, we will NOT share information we collect except:

As required or permitted by law (such as subpoena)

With companies that perform services on our behalf (such as billing services) or;

With your written authorization or consent.

Please see additional Privacy Notices for CA Residents.

Special Notice for NV residents:

We are providing you this notice pursuant to Nevada Law. If you prefer not to receive marketing calls from us, you may write us at Sage Home Loans Corporation, 1423 Red Ventures Drive, Suite 201, Fort Mill, SC 29707. For more information, contact us at this address.

You may also contact the Nevada Attorney General's Office:

Bureau of Consumer Protection

Office of the Nevada Attorney General

555 E. Washington St, Suite 3900

Las Vegas, NV 89101

Telephone Number: 702-486-3132

Email: bcpinfo@as.state.nv.us

Notice to Oregon Residents – Borrowers, the Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (888) 453-5022 or Loanservicing@sagehomeloans.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at (888) 877-4894 or visit dfr.oregon.gov.