

FACTS**WHAT DOES CORNERSTONE HOME LENDING, INC. 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

When you are no longer our customer, we continue to share your information as described in this notice.

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 reason **CORNERSTONE HOME LENDING, INC.** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does CORNERSTONE HOME LENDING, INC. 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 | N/A |
| 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 | N/A |
| For nonaffiliates to market to you | No | N/A |

Questions? Call toll free (877)-621-4663

Who we are**Who is providing this notice?****CORNERSTONE HOME LENDING, INC.****What we do****How does CORNERSTONE HOME LENDING, INC. protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.

How does CORNERSTONE HOME LENDING, INC. collect my personal information?

We collect your personal information, for example, when you

- apply for a loan
- give us your income information
- provide employment information or give us your employment history
- tell us about your investment or retirement portfolio
- make a loan payment

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 credit worthiness
- 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.

Definitions**Affiliates**

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

- N/A

Nonaffiliates

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

- **CORNERSTONE HOME LENDING, INC.** does not share with nonaffiliates

Joint marketing

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

- **CORNERSTONE HOME LENDING, INC.** does not share with nonaffiliates for joint marketing purposes