

FACTS**WHAT DOES Northern Mortgage Services, LLC 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 **Assets**
- **Credit history** and **Employment information**
- **Credit scores** and **Income**

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 reasons **Northern Mortgage Services, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northern Mortgage Services, LLC 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	Yes
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No - We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?

Call 616-532-5551

or go to www.northernmtg.com

Who we are	
Who is providing this notice?	Northern Mortgage Services, LLC

What we do	
How does Northern Mortgage Services, LLC 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 Northern Mortgage Services, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Give us your wage statements or • Apply for financing or • Provide account information or • Make deposits or withdrawals from your account or • Show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</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 creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Northern Mortgage Services, LLC has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Northern Mortgage Services, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Northern Mortgage Services, LLC does not jointly market.