

# US CONSUMER PRIVACY NOTICE

REV. 11/27/2024

FACTS	WHAT DOES NORTHERN MORTGAGE 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?	<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>▪ <b>Social Security number</b> and <b>Payment history</b></li> <li>▪ <b>Income and Assets</b> and <b>Employment Information</b></li> <li>▪ <b>Credit scores</b> and <b>Credit history</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. SMS opt-in information is excluded from any third-party sharing/selling. SMS opt-in information is not shared or sold to third parties for any purpose.</p>
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 <b>Northern Mortgage</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northern Mortgage 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, or as otherwise permitted by law	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> —with service providers we use to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>No</b>	<b>We Don't Share</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>We Don't Share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We Don't Share</b>

Questions?	Call <b>616-532-5551</b> or go to <a href="http://www.northernmtg.com">www.northernmtg.com</a>
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Who we are	
Who is providing this notice?	<b>Northern Mortgage Services, LLC</b> Doing business as <b>Northern Mortgage</b>
What we do	
How does Northern Mortgage 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.

<p><b>How does Northern Mortgage collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• <b>Give us your personal and income information</b> or</li> <li>• <b>Apply for financing</b> or <b>Show your government ID</b></li> <li>• <b>Provide employment and account information</b></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• <b>sharing for affiliates' everyday business purposes — information about your creditworthiness</b></li> <li>• <b>affiliates from using your information to market to you</b></li> <li>• <b>sharing for non-affiliates to market to you</b></li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Northern Mortgage does not jointly market.</p>

<p><b>Other important information</b></p>	
<p><b>Do Not Call Policy:</b> This notice is the Northern Mortgage Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows us to. Northern Mortgage employees and its service provider employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Northern Mortgage will be placed on the Northern Mortgage Do Not Call list and will not be called in any future campaigns, including those of Northern Mortgage affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	