

FACTS**WHAT DOES BLUE GRANITE MORTGAGE, 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: <ul style="list-style-type: none"> ■ Social Security number and income ■ Mortgage rates, account balances and transaction history ■ Credit history, credit scores and employment information <p>When you are no longer our customer, we continue to share your information as described in this notice.</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 Blue Granite Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blue Granite Mortgage, 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 and as permitted by law	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	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, 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 (843) 699-2801 or go to www.bluegranitemortgage.com
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Mail-in Form

Mark if you want to limit:

 Do not allow your affiliates to use my personal information to market to me.

Name		Mail to: Blue Granite Mortgage, LLC Attn: Privacy Opt Out P.O. Box 85304 San Diego, CA 92186-5304
Address		
City, State, Zip		
Loan #		

Who we are	
Who is providing this notice?	Blue Granite Mortgage, LLC
What we do	
How does Blue Granite Mortgage, 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 Blue Granite Mortgage, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account, apply for a loan or provide account information ■ give us your income information or give us your contact information ■ provide employment information <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. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include financial companies such as:</p> <ul style="list-style-type: none"> ■ <i>Guild Holdings Company</i> ■ <i>Guild Mortgage Company LLC</i> ■ <i>Guild Financial Express, Inc.</i> ■ <i>Guild Administration Corp.</i> ■ <i>Mission Village Insurance Agency</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Blue Granite Mortgage, LLC does not share with nonaffiliates to 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"> ■ Blue Granite Mortgage, LLC does not jointly market

Other important information

Telephone Communications – Blue Granite Mortgage, LLC and its authorized agents, service providers, originating banks and partners may monitor and/or record all telephone communications in accordance with applicable law.

California Residents – In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

Nevada Residents – Nevada Revised Statutes Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling (843) 699-2801 or writing to Blue Granite Mortgage, LLC, Attn: Privacy Opt Out, PO Box 85304, San Diego, CA 92186. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (775) 684-1180; Email: bcpinfo@ag.state.nv.us.

Vermont Residents – In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.

State law: We follow state law if state law provides you with additional privacy protections.