



## FACTS

### WHAT DOES MORTGAGE SERVICING SOLUTIONS DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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>▪ Social Security number and income</li> <li>▪ Account balance and payment history</li> <li>▪ Credit history and credit score</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Mortgage Servicing Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mortgage Servicing Solutions 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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> -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>N/A</b>
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	<b>No</b>	<b>N/A</b>
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	<b>No</b>	<b>N/A</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>N/A</b>

*\*If N/A, Mortgage Servicing Solutions does not share your personal information so your ability to limit is not applicable.*

<b>Questions?</b>	Call (800) 854-1180 or (401) 457-1180
<b>Who we are</b>	
<b>Who is providing this notice?</b>	Mortgage Servicing Solutions

What we do	
<b>How does Mortgage Servicing Solutions protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law and regulation. These measures include computer safeguards and secured files and buildings.
<b>How does Mortgage Servicing Solutions collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Pay us by check</li> <li>▪ Give us your contact information</li> <li>▪ Give us your employment history</li> <li>▪ Give us your income information</li> <li>▪ Show us your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Mortgage Servicing Solutions is a trade name of Rhode Island Housing and Mortgage Finance Corporation</i></li> <li>▪ <i>Our affiliates include Rhode Island Housing Development Corporation, Rhode Island Housing Equity Corporation, Rhode Island Housing Equity Pool, L.P., and Rhode Island Housing Equity Pool-I, L.P.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Mortgage Servicing Solutions does not jointly market.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Mortgage Servicing Solutions does not share your personal information with nonaffiliates so they can market to you.</i></li> </ul>