

FACTS**WHAT DOES EVERGREEN HOME LOANS 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 balance and payment history**
- **Credit score and credit history**
- **Employment information**

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 Evergreen Home Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Evergreen Home Loans share?	Can you limit 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	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share

To limit our sharing

- Call 1-877-242-2014
- Email at marketingcompliance@evergreenhomeloans.com or
- Mail the form to the address below

Please Note:

If you are a *new customer*, we can begin sharing your information thirty (30) days from the date we provide you with this notice. When you are *no longer* our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-877-242-2014 Monday through Friday from 8:00 AM to 5:00 PM Pacific Time

Mail-in Form

	Mark if you want to limit: <input type="checkbox"/> Do not share my personal information for Evergreen Moneysource Mortgage Company to market their products and services to me.
	Name
	Address
	City, State, Zip
	Account #
Mail To:	Evergreen Home Loans Attn: Marketing Compliance 15405 SE 37 th Street #200 Bellevue, WA 98006

Who we are

Who is providing this notice?	Evergreen Moneysource Mortgage Company DBA EVERGREEN HOME LOANS
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What we do

How does Evergreen Home Loans 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 Evergreen Home Loans collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Give us your income information ▪ Provide employment information ▪ Provide account information ▪ Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 non-affiliates to market to you See below for more on your rights under state law
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	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Evergreen Home Loans <u>does not</u> have any affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Evergreen Home Loans <u>does not</u> share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Evergreen Home Loans <u>does not</u> jointly market.

Other Important Information

Vermont Residents Only: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California Residents Only: In accordance with California law, we will not share information we collect about you with companies outside of Evergreen Home Loans, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Nevada Residents Only: Nevada Statute 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 us at 877-242-2014 Monday through Friday from 8:00 AM to 5:00 PM PT or by writing to us at: EVERGREEN HOME LOANS, 15405 SE 37th Street #200, Bellevue, WA 98006

For more information, contact us at the address above, or email us at marketingcompliance@evergreenhomeloans.com with "Nevada Annual Notice" in the subject line.

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: 702-486-3132
Email at: BCPINFO@ag.state.nv.us

New Mexico Residents Only: Complies with New Mexico Statute 59A-12-10 that restricts disclosure of nonpublic customer information for purpose of the sale of insurance.

Residents of Texas Only: By state law, Evergreen Home Loans is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against Evergreen Home Loans should contact the Office of Consumer Credit Commissioner through one of the following methods: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone: 800-538-1579. Fax No.: 512-936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.