

FACTS WHAT DOES COMPASS HOME LOANS, LLC (NMLS #1194719) 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?	These 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 ■ Credit history and credit scores ■ Mortgage rates and payments, account balances, and payment history
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 COMPASS HOME LOANS, LLC (NMLS #1194719) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does COMPASS HOME LOANS, LLC (NMLS #1194719) 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	No
For joint marketing with other financial companies	No	We do not 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	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing	<p>Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-844-380-4451 or go to www.compasshawaii.com
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Mail-in Form	
<p>Leave Blank OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p>Name <input type="text"/></p> <p>Address <input type="text"/></p> <p>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></p> <p>Loan # <input type="text"/></p>
	<p>Mail to:</p> <p>MARKETING DEPARTMENT 401 E. Corporate Drive, Suite 150 Lewisville, TX 75057</p>

Who we are

Who is providing this notice?

Compass Home Loans, LLC
1357 Kapiolani Blvd., Suite 1450
Honolulu, HI 96814

What we do

How does COMPASS HOME LOANS, LLC (NMLS #1194719) 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.

ONLY AUTHORIZED EMPLOYEES ARE ALLOWED ACCESS TO YOUR INFORMATION WHEN NEEDED TO COMPLETE THEIR WORK. ANY COMPANY WE WORK WITH IS REQUIRED TO HAVE SAFEGUARDS TO PROTECT CUSTOMER INFORMATION.

How does COMPASS HOME LOANS, LLC (NMLS #1194719) collect my personal information?

We collect your personal information, for example, when you

- apply for a loan, or give us your income information
- provide account information, or show your driver's license
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, other financial companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. 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 - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with common ownership or control such as **Stearns Ventures, LLC and Stearns Lending, LLC.** and non-financial companies with common ownership or control such as **Locations, LLC.***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **COMPASS HOME LOANS, LLC (NMLS #1194719) does not share with nonaffiliates to market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **COMPASS HOME LOANS, LLC (NMLS #1194719) does not jointly market.**

Other Important Information

DO NOT CALL POLICY: This Privacy Policy constitutes **Compass Home Loans, LLC** Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. **Compass Home Loans, LLC** maintains an internal Do Not Call preference list. Do Not Call requests will be honored within thirty (30) days and will be honored for at least five (5) years from the date of request. No telemarketing calls will be made by **Compass Home Loans, LLC** or its employees to residential or cellular phone numbers that appear on **Compass Home Loans, LLC's** Do Not Call List.

California Residents: The [California Consumer Privacy Act Disclosure](#) explains how **Compass Home Loans, LLC** collects, uses, and discloses personal information relating to California residents covered by the California Consumer Privacy Act of 2018 and can also be found at www.compasshawaii.com.