

FACTS WHAT DOES PREMIA MORTGAGE, LLC, DBA PREMIA RELOCATION MORTGAGE (NMLS # 458540) 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 PREMIA MORTGAGE, LLC, DBA PREMIA RELOCATION MORTGAGE (NMLS # 458540) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Premia Mortgage, LLC DBA Premia Relocation Mortgage (NMLS #458540) 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	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call 1-866-591-0655 or go to www.premiarelocationmortgage.com .
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Who we are**Who is providing this notice?**

Premia Mortgage, LLC DBA Premia Relocation Mortgage
1111 W. Long Lake Road, Suite 102
Troy, MI 48098

What we do**How does Premia Mortgage, LLC DBA Premia Relocation Mortgage (NMLS #458540) 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 Premia Mortgage, LLC DBA Premia Relocation Mortgage (NMLS #458540) 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, Inc. and Stearns Lending, LLC** and non-financial companies with common ownership or control such as **BGRS**.*

Nonaffiliates

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

- **Premia Mortgage, LLC DBA Premia Relocation Mortgage (NMLS #458540)** 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.

- **Premia Mortgage, LLC DBA Premia Relocation Mortgage (NMLS #458540)** does not jointly market

Other Important Information

DO NOT CALL POLICY: This Privacy Policy constitutes the Lender's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. The Lender 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 the Lender or its employees to residential or cellular phone numbers that appear on the Lender's Do Not Call List.

Nevada Residents: Nevada law allows marketing calls to existing customers even if you are listed in the national Do Not Call List. To opt out of receiving marketing calls, please contact us at 1-866-591-0655 or Compliance Department 401 E. Corporate Drive, Suite 250, Lewisville, TX 75057 For additional information, you may contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St. Suite 3900, Las Vegas, NV 89101; By phone: 702-486-3132; By e-mail: bcpinfo@ag.state.nv.us

For Vermont Members/Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.stearns.com or call 1-855-591-0655