

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?	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 ▪ credit scores and credit history ▪ 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 the Lender chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Lender 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

To limit direct marketing	<p>Mail the form on Page 3</p> <p>Please note: A Do Not Call election is effective for five years (or while you are an active customer, if longer). The Do Not Mail election is effective for three years. You may continue to receive marketing information in regular account mailings and statements or when you visit us online. You may also be contacted to service your account or participate in surveys.</p>
----------------------------------	---

Questions?	Call 1-657-269-4370
-------------------	---------------------



Who we are	
Who is providing this notice?	PREMIA RELOCATION MORTGAGE 5480 Corporate Drive Suite #240 Troy, MI 48098

What we do	
How does the Lender 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 the Lender collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ apply for a loan or give us your income information ▪ provide account information or provide employment information ▪ provide your mortgage 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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 nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>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 GRS</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ The Lender 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. <ul style="list-style-type: none"> ▪ The Lender 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: 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: 1-657-269-4370 or Compliance Department, 750 State Hwy. 121 Bypass, Suite 250, Lewisville, TX 75067. 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; phone: 702.486.3132; email: bcpinfo@ag.state.nv.us.

Vermont: If (and while) your billing address is in Vermont, we will treat your account(s) as if you had exercised the choice to limit sharing as described above, and you do not need to contact us. Your personal data will only be shared with our service providers and any third parties as permitted by law.

Mail-in Form

Mark any/all you want to limit:
 Please place me on your Lender Do Not Call List

Name	_____
Address	_____
City, State, Zip	_____
Loan #	_____

Mail to:
 COMPLIANCE DEPARTMENT
 750 State Hwy. 121 Bypass, Suite 250
 Lewisville, TX 75067

