

FACTS**WHAT DOES Statebridge Company, LLC.
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?	<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"> ■ Social Security number and income ■ Account balance(s) and payment history ■ Transaction history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Statebridge Company, LLC. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Statebridge Company 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	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes, (but only through joint marketing agreements)	Yes

Questions?	Call 866-466-3360 or go to https://www.statebridgecompany.com
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Who we are

Who is providing this notice?

Statebridge Company, LLC.

What we do

How does **Statebridge Company, LLC.** 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 **Statebridge Company, LLC.** collect my personal information?

We collect your personal information, for example, when you

- Give us your income or contact information
- Pay us by check or provide account information
- Provide us your mortgage information.

We also collect your personal information from other 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.

Definitions

Affiliates

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

- *Affiliates we can share with include mortgage lenders, other financial services companies, and insurance companies.*

Nonaffiliates

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

Nonaffiliates we can share with include mortgage lenders, other financial services companies, and insurance companies.

Joint marketing

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

- *Our Joint marketing partners include mortgage banking, insurance and other financial services companies.*

Other important information

Privacy Practices and Policy

Important Notice Regarding Your Privacy Rights

This privacy policy notice is designed to inform you of the types of information Statebridge Company, LLC. ("Company") may maintain or collect during the course of our relationship with you. It also explains the safeguards we have in place to protect that information and the circumstances under which we may share that information with other companies.

Section 1: Information We Maintain or Collect

We maintain and collect nonpublic personal information about you as necessary to service your loan. We also may maintain or collect information about you to enable us to provide products, services, and other opportunities that we believe may be of interest or benefit to you. The following are examples of the types of nonpublic personal information we maintain or collect:

- Information that you provided in writing or verbally in connection with your loan or applications, or other forms, such as your name, address, social security number, income, or assets and liabilities.
- Information about your transactions with us, our affiliates, or other parties, such as your payment history, account balance, and parties to transactions.
- Information we receive from consumer reporting agencies, such as your credit worthiness and credit history.

Section 2: Information Sharing with Nonaffiliated Companies To provide you with efficient service and inform you of opportunities that may be of interest to you, we may share all or part of the personal information that we maintain or collect, as described in Section 1, with nonaffiliated companies. **UNLESS YOU TELL US NOT TO DO SO BY SIGNING THE FORM PROVIDED BELOW IN SECTION 7**

If you are a California resident, there is a separate document outlining your privacy rights and choices that complies with California law. You may print, fill out, and mail to us the California-specific form. This document allows you to opt out of NPI sharing with affiliates and companies we do business with to provide financial products and services. If you are a California resident, we will never provide your nonpublic personal information to nonaffiliated companies.

SB may collect personal information about you, including your online activities when you login to or visit our website. SB collects information for the purpose of providing access to our website and servicing your account. Any collected information is used for those purposes. SB does not sell your personal information. SB may share your information with affiliated or unaffiliated entities from time to time to service, maintain, and manage the account. If you have any questions related to how SB collects or uses your personal information, including requests related to the California Consumer Privacy Act (CCPA), please contact us at info@statebridgecompany.com, Statebridge Company, LLC. 6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111, or 866.466.3360 Monday - Thursday 7 a.m. - 7 p.m. MST, Friday 9 a.m. - 6 p.m. MST, and Saturday 8 a.m. - 12 p.m. MST.

Vermont Residents

If you are a Vermont resident, 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 nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Section 3: Information Sharing with Our Affiliates

Under the federal Fair Credit Reporting Act, there is certain information about you that we may not share with our affiliates if you tell us not to by signing and returning the form provided below. This information may include, among other things, the following:

- Information we obtain from your loan application, such as your income, assets and liability information, and marital status;
- Information we obtain from a consumer report, such as your credit score or credit history;
- Information we obtain to verify representations made by you, such as other financial obligations you may have; and
- Information we obtain from a person or company regarding that person's or company's employment, credit or other relationship with you, such as your current employment relationship or what debts you owe.

The categories of affiliated companies who may receive the above information include:

- Financial service providers, such as an insurance agency; and
- Non-financial companies, such as companies that perform property evaluation services.

Please note that even if you direct us not to share the information described in Section 3, we are permitted to share with our affiliate's information about transactions or experience between you and us.

Section 4: Information Sharing with Companies That Perform Services on our Behalf

Under law, we may disclose nonpublic personal information about you that we maintain or collect, as described in Section 1, to companies that perform services on our behalf or to other financial institutions with which we have joint marketing agreements. The categories of third parties providing these services may include, among others the following:

- Financial service providers such as credit card issuers, finance companies, insurance agencies or companies, banks and mortgage companies; and
- Other service providers such as tax vendors, print vendors, software programmers, reconveyance companies, mortgage insurance providers and property evaluation companies

Section 5: Confidentiality and Security of Information

We restrict access to nonpublic personal information about you to those employees who need to know that information and to those companies or individuals that provide services to us, and in order to provide or offer products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Section 6: Former Customers

Our privacy policy for nonpublic personal information about former customers is the same as our policy for current customers.

Section 7: Your Right to Opt Out

You may opt out and thereby limit our use of your personal non-public information detailed above.

By printing, completing, and returning this form, you may opt out and direct us not to disclose nonpublic personal Information about you, except as permitted by law, to:

- Affiliated third parties as described in Section 3.

For California residents, please print, complete and return this California-specific opt out form.

We will consider an opt out by any joint customer as an opt out by all customers. If you have previously indicated your desire to opt out, you do not need to respond again.

Section 8: Collection / Tracking

Statebridge Company, LLC. automatically collects and / or tracks (or reserves the right to collect or track):

- The e-mail address of visitors that communicate with Statebridge Company, LLC. via e-mail, post messages to Statebridge Company, LLC.
- Information knowingly provided by the visitor in on-line forms, and registration forms, and
- A user specific information on what page visitors' access

No Liability for Acts of Third Parties

Although Statebridge Company, LLC. will use all reasonable efforts to safeguard the confidentiality of Registration Data and your personal non-public information consistent with these privacy practices and policies, transmissions made by means of the Internet cannot be made absolutely secure. Statebridge Company, LLC. will have no liability for the disclosure of Registration Data or personal non-public information due to errors in transmission or unauthorized interception or acts of third parties.

Company's Right to Contact Users

Statebridge Company, LLC. reserves the right to contact site visitors regarding loan serving issues, account status, or other matters relating to the terms and conditions of use, privacy practices and policies, or use of this site.

Updates

Statebridge Company, LLC. reserves the right to change or update the Privacy Practices and Policies, or any other policy or practice of the Company, at any time upon reasonable notice to users of the site. Any change or update will be noted and posted to the site.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS IN CALIFORNIA

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

We are required by the California Financial Information Privacy Act to provide this notice to you annually. We will send you an additional notice each year that tells you about your privacy rights under federal law.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Other Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With to Provide Financial Products and Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contract to provide products and services.

To exercise your choices please do one of the following:

- (1) Fill out, sign and send back this form to Statebridge Company, LLC (you may want to make a copy for your records);
- (2) Write to us at any time at the following address: Statebridge Company, LLC, 6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111

Please note that in order for us to process your request, the address you provide below must be a California address you've given to us in relation to your account.

NAME (Please Print):	
STREET ADDRESS:	
CITY:	STATE: California
ZIP:	
ACCOUNT or LOAN NUMBER(S):	
SIGNATURE:	DATE: