WHAT DOES PENRITH 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 credit history.
- Account balances and account transactions
- Assets 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 Penrith chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Penrith share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### To limit our sharing
- Call 800-383-3355 or
- Visit us online: [www.penrithloans.com](http://www.penrithloans.com)

### Questions?
Call 800-383-3355 or go to [www.penrithloans.com](http://www.penrithloans.com)

Please note:
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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.
## Who we are

| Who is providing this notice? | Penrith Home Loans |

## What we do

| How does Penrith 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. Penrith educates employees on the importance of confidentiality. Penrith restricts, as needed, access to your nonpublic information. |
| How does Penrith collect my personal information? | We collect your personal information, for example, when you apply for a loan; give us your income information; give us your contact information; provide employment information; give us your wage statements. 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:
- 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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates
Companies related by common ownership or control. They can be financial and nonfinancial companies.
- **Our affiliates include companies with a Windermere name; nonfinancial companies, such as Windermere Real Estate franchisee owners and others, such as Windermere Services Company subsidiaries and holding companies.**

### Non-affiliates
Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- **Non-affiliates we share with can include insurance companies and marketing delivery platform companies.**

### Joint marketing
A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- **Penrith does not jointly market.**

## Other important information