

FACTS	WHAT DOES Planet Home Lending, LLC ("Planet") NMLS #17022 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 Employment information ▪ Account balances and Payment history ▪ Credit history and Transaction 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 Planet chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Planet 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	No
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	Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 866-882-8187 Monday – Friday, 8:30 A.M. – 9:00 P.M. Eastern ▪ Mail the form on last page to Planet Home Lending, 321 Research Pkwy, Suite 303, Meriden, CT 06450, Attn: PND <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 31 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>	
Questions?	Call 866-882-8187 or go to www.planethomelending.com	

Who we are

Who is providing this notice?	The consumer financial companies within the Planet Financial Group, LLC family of companies, including Planet Home Lending, LLC NMLS #17022 and KeyLink National Title, LLC.
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What we do

How does Planet 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 Planet collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or ▪ Give us your income information or ▪ Pay us by check or ▪ Provide account information or ▪ Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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. <ul style="list-style-type: none"> ▪ <i>Affiliates within the Planet Financial Group, LLC family of companies include Planet Home Lending, LLC, KeyLink National Title, LLC and Planet Insurance Agency, LLC.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Non affiliates we share with may include consumer reporting agencies, businesses used to assist with servicing, and companies that help protect against fraud.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include banks, mortgage lenders and bankers, and non-financial companies.</i>



Other important information

RESIDENTS OF CALIFORNIA: Planet Home Lending, LLC will not share information with companies outside the Planet Financial Group, LLC family of companies (including parent or subsidiary companies), except as permitted by law, unless authorized to do so. California residents will be treated as if they had opted-out of non-affiliate sharing automatically, unless such sharing is permitted by law.

RESIDENTS OF NEVADA: Planet Home Lending, LLC is providing this notice pursuant to Nevada law. You may elect to be placed on our Internal Do Not Call list by writing to us at Planet Home Lending, ATTN: PND, 321 Research Pkwy, Ste 303, Meriden, CT 06450. For additional information, you may write to us at the address above, call Customer Service at 866-882-8187, or email us at cs@myloansupport.com. You may also contact the Nevada Attorney General's Office at: 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: bcinfo@ag.state.nv.us.

RESIDENTS OF NORTH DAKOTA: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 866-882-8187.

RESIDENTS OF TEXAS: For questions or complaints about this loan, contact Planet Home Lending at 866-882-8187, by mail at 321 Research Parkway, Suite 303, Meriden, CT 06450 or email cs@myloansupport.com. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

RESIDENTS OF VERMONT: 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.planethomelending.com or call 1-866-882-8187. To opt-in to sharing, please contact us at 866-882-8187.

Mail-in Form

If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices(s) only to me.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market me.
	<input type="checkbox"/> Do not share my personal information with non- affiliates to market their products and services to me.	
Name		
Address City, State, Zip		
Loan or SSN#:		
Mail To:	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450, Attn: PND	

