

**FACTS****WHAT DOES PENNYMAC LOAN SERVICES, 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?**

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 **Employment Information**
- **Account Balances** and **Payment History**
- **Transaction History** and **Credit History**

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 **PennyMac Loan Services, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennyMac Loan Services share?	Can you limit this sharing?
<b>For our everyday business purposes</b> -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> -- with service providers we use to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> -- information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> -- information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 866-601-3518 or go to [www.pennymacusa.com/privacy](http://www.pennymacusa.com/privacy)

Who we are	
<b>Who is providing this notice?</b>	PennyMac Loan Services, LLC
What we do	
<b>How does PennyMac Loan Services protect my personal information?</b>	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
<b>How does PennyMac Loan Services collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ apply for a loan or provide your mortgage information</li> <li>▪ give us your contact information or give us your income information</li> <li>▪ provide account information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b><i>Our affiliates include companies with a PennyMac or PNMAC name; financial companies such as PennyMac Financial Services, Inc.</i></b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <b><i>PennyMac Loan Services does not share with nonaffiliates so they can market to you.</i></b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b><i>PennyMac Loan Services doesn't jointly market.</i></b></li> </ul>
Other important information	
<p><b>California Residents:</b> Under California law, we will not share your information with non-affiliated third parties except as required or permitted by law, including, for example, with your consent or to service your account. We will limit sharing among affiliated companies as required by California law. We will provide a separate short form notice describing the rights of California residents to opt out under California law, including rights to opt out of affiliate sharing.</p> <p><b>Nevada Residents:</b> This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.</p> <p><b>Vermont Residents:</b> We will not disclose nonpublic personal financial information about you with nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. We will not share information about your creditworthiness with affiliated companies except with your consent, but we may share information about our transactions or experiences with you with affiliated companies without your consent.</p>	