

FACTS

WHAT DOES ZEROMORTGAGE 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 account balances ▪ Account transactions and credit history ▪ Mortgage rates, payments 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 ZeroMortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ZeroMortgage 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 don't 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 don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 1(847) 999-7283, ask to speak with the Privacy Officer or ▪ Send an email to: privacy@zeromortgage.com <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions ?	Call 1(847) 999-7283 or go to https://www.zeromortgage.com/

Who we are

Who is providing this notice?

This notice is provided by Chicago Mortgage Solution LLC d/b/a ZeroMortgage for its customers.

What we do

How does ZeroMortgage 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 ZeroMortgage collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- give us your income information or provide account information
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, and 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 information on your rights under state laws.

What happens when I limit sharing for an account, I hold jointly with someone else?

Your choices will apply to you only, unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:

- **United Settlement Services, LLC**
- **Interfirst Insurance Group, LLC**

Nonaffiliates

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

- **ZeroMortgage does not share with nonaffiliates so they can market to you.**

Joint marketing

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

- **ZeroMortgage does not jointly market.**

Other important information

Do Not Call Policy. This notice is the ZeroMortgage Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. ZeroMortgage employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from ZeroMortgage will be placed on the ZeroMortgage Do Not Call list and will not be called in future campaigns, including those of ZeroMortgage affiliates.

Call Monitoring and Recording. If you communicate with us by telephone, we may monitor or record the call.

California Residents. In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

Nevada Residents. Nevada Revised Statutes Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling 1(847) 999-7283, ask to speak with the Privacy Officer **or** Send an email to:

privacy@zeromortgage.com. You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General

555 E. Washington Street, Suite 3900

Las Vegas, NV 89101

Phone: (775) 684-1180

Email: bcpinfo@ag.state.nv.us

North Dakota Residents. In accordance with North Dakota law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by North Dakota law.

Vermont Residents. In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.

State law: We follow state law if state law provides you with additional privacy protections.