

**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 income
- credit history and payment history
- assets and employment information

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 Guaranteed Rate Affinity, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranteed Rate Affinity, LLC 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> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Mail the **form** below

**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.

**Questions?**

- Call 773-516-6900 or go to [www.GRARate.com](http://www.GRARate.com)

**Mail-in Form**

**If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below**

**Apply my choices only to me**

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Name		<b>Mail to:</b> Guaranteed Rate Affinity, LLC 1800 W Larchmont Ave Chicago, IL 60613
Address		
City, State, Zip		

## Who we are

<b>Who is providing this notice?</b>	Guaranteed Rate Affinity, LLC
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## What we do

<b>How does Guaranteed Rate Affinity, LLC protect my personal information?</b>	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. Our customers' information is accessible only to personnel who have a business need for the information. We provide training to educate our personnel about their obligations under this privacy notice.
<b>How does Guaranteed Rate Affinity, LLC 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>▪ provide employment information or give us your wage statements</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.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.

## 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>▪ <i>Our affiliates include companies with the Guaranteed name, Rate name, Citywide Home Mortgage, Certainty Home Lending, Owning, OriginPoint LLC, Advocus Title Agency, LLC (d/b/a Advocus Abstracting, LLC in PA), Advocus National Title Insurance Company (d/b/a NLT Title In IL), Anywhere Real Estate Inc., and Compass, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include financial service providers like mortgage lenders and title companies, as well as other third parties, as applicable, as permitted by law.</i></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>▪ <i>Our joint marketing partners include insurance companies, personal loan companies, and other financial and nonfinancial companies.</i></li> </ul>

## Other Important Information

**California Residents**

Under California law, we will not share information we collect about you with nonaffiliated companies, except as permitted by law. For example, we may share information with your consent or to service your mortgage loan. We will limit sharing with our affiliates to the extent required by California law.

**Information We Collect**

We may collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device ("personal information"). In particular, we may have collected the following categories of personal information from consumers since January 1, 2020, the effective date of the California Consumer Privacy Act of 2018.

Category	Examples (not all will be collected)	Business Purpose	Collected
A. Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers	To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, to offer our products and services to you, and other internal purposes required for regulatory purposes.	YES
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.	Same as above.	YES
C. Protected classification characteristics under California or federal law.	Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).	Same as above.	YES
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Same as above.	YES
E. Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	N/A	NO
F. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, to offer our products and services to you, and other internal purposes required for regulatory purposes.	YES
G. Geolocation data	Physical location or movements.	Same as above.	YES
H. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	N/A	NO
I. Professional or employment-related information	Current or past job history or performance evaluations.	To process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, to offer our products and services to you, and other internal purposes required for regulatory purposes.	YES

## Other important information (cont.)

J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	Same as above.	YES
K. Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	N/A	NO

Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the California Consumer Protection Act of 2018's (CCPA) scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

Additional information concerning your rights under the CCPA, including how to request that we do not sell your information, can be found at <https://www.grarate.com/privacy>

You may also contact us by calling at (888) 844-9888 or emailing [privacy@grarate.com](mailto:privacy@grarate.com).

#### Vermont Residents

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. Additional information about our privacy policies can be found at <https://www.grarate.com/privacy/vt-consumer-privacy-notice> or call 888-844-9888.

#### Nevada Residents

We are providing this notice under Nevada law. If you prefer not to receive marketing calls from GUARANTEED RATE AFFINITY, LLC, you may be placed on our internal Do Not Call List by calling 866-384-0432. For more information, you can contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

#### Texas Residents

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705.

COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEBSITE LOCATED AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV) OR OBTAINED FROM THE DEPARTMENT UPON REQUEST BY MAIL AT THE ADDRESS ABOVE OR BY EMAIL AT [SMLINFO@SML.TEXAS.GOV](mailto:SMLINFO@SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

#### North Dakota Residents

If you are a resident of North Dakota, we will not share personal information we collect about you with non-affiliates unless the law allows or you provide authorization.