

FACTS**WHAT DOES BUNGALOW FUNDING, 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 Account Balances
- 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Bungalow Funding, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bungalow Funding, LLC 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 833-545-1894 or go to www.bungalowfunding.com

Who we are

Who is providing this notice?	Bungalow Funding, LLC
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What we do

How does Bungalow Funding, LLC 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.
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When you visit Bungalow Funding's website, it will not collect information automatically through cookies or similar technology.

How does Bungalow Funding, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ pay us by check or give us your income information ■ provide your mortgage information or provide employment information ■ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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 nonaffiliates 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>
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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 more on your rights under state law.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with the Bungalow name.</i>
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Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with the Bungalow name.*

Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include mortgage servicing companies and credit reporting agencies.</i>
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Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include mortgage servicing companies and credit reporting agencies.*

Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Bungalow Funding, LLC doesn't jointly market.</i>
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Other important information

Important Notice About Your Rights Under the FDCPA: Nothing in this notice shall violate your rights under the FDCPA. No disclosures to third parties will be made in violation of your rights under the FDCPA.

California: Under California law, we will not share information we collect about you with companies outside of Bungalow Funding, LLC unless the law allows. For example, we may share information with your consent, or to service your accounts. We will limit sharing among our companies to the extent required by California law.

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of Bungalow Funding, LLC unless the law allows. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness, transactions or experiences with you with companies outside of Bungalow Funding, LLC.