

FACTS**WHAT DOES Forward Home Lending, LLC dba Sage Mortgage 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 **Credit scores**
- **Income** and **Employment information**

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 **Forward Home Lending, LLC dba Sage Mortgage** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Forward Home Lending, LLC dba Sage Mortgage 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

- Call 877-219-6115 — our menu will prompt you through your choice(s) or
- Visit us online: www.sagemortgage.com

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 877-219-6115 or go to www.sagemortgage.com

Who we are	
Who is providing this notice?	Forward Home Lending, LLC dba Sage Mortgage
What we do	
How does Forward Home Lending, LLC dba Sage Mortgage 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 Forward Home Lending, LLC dba Sage Mortgage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Give us your contact information or • Apply for a loan or • Give us your income information or • Provide employment information or • Provide account 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for 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
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Sage Home Loans Corporation, Nexuss Lender Services, LLC, Nexuss Lender Services of Alabama, LLC, Nexuss Lender Services of Arkansas, LLC, Texas Premier Settlement Services, LLC, Connect Nexuss Escrow, Inc.; and other companies owned or controlled by Red Ventures
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Forward Home Lending, LLC dba Sage Mortgage does not share with nonaffiliates so they can market to you.
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"> • Forward Home Lending, LLC dba Sage Mortgage does not jointly market.

Other important information

For CA Residents: Please see privacy policy for information about the California Consumer Privacy Act, including how to submit a rights request for your personal information that is not subject to this notice.

For ND Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.

For VT Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures