



FACTS

WHAT DOES FIRSTKEY MORTGAGE, 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
- Income
- Account balances
- Payment history
- Credit history
- Credit scores

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 FirstKey Mortgage, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FirstKey Mortgage, 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	Yes	Yes
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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 1-866-209-2576

- **Please note:**

If you are a *new* customer, we can begin sharing your information 45 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.

To limit direct marketing contact

- Call 1-866-209-2576

- Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.

Questions?

Call 1-866-209-2576

Who we are	
Who is providing this notice?	FirstKey legal entities that utilize the names: FirstKey Holdings, LLC, FirstKey Mortgage, LLC, and FirstKey Lending, LLC.
What we do	
How does FirstKey Mortgage, 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.
How does FirstKey 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 ■ give us your employment history or provide your mortgage information ■ give us your contact 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 more on 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—unless you tell us otherwise.
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>FirstKey legal entities include companies that utilize the names: FirstKey Holdings, LLC, FirstKey Mortgage, LLC, and FirstKey Lending, LLC.</i>
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>FirstKey does not share with nonaffiliates so they can market to you</i>
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>FirstKey doesn't jointly market</i>
Other important information	
<p>California Residents. If you are a resident of California, you are permitted to limit our disclosure of your non-public personal information to (i) our affiliates and (ii) non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these parties by notifying us using one of the methods set forth in "Important Privacy Choices for California Consumers." See Page 3. Except as set forth above, FirstKey will not share your non-public personal information with other unaffiliated third parties.</p>	
<p>For Nevada residents only. We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires we provide the following contact information: 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; FirstKey Holdings, LLC, 900 Third Avenue, Suite 500, New York, NY 10022. Phone number: 1-866-209-2576; email: info@firstkeyholdings.com.</p>	
<p>Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our affiliated entities, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	

Other important information (continued)

Important Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Affiliated Companies: Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you within 30 days we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices, please do one of the following:

- (1) Call toll-free: **1-866-209-2576** – our menu will prompt you through your choices; or
- (2) Mail the form below.

Questions? Call toll-free: **1-866-209-2576**.



Mail-In Form		
<p>Leave Blank OR [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me]</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> No, please do not share personal and financial information with your affiliated companies.</p> <p><input type="checkbox"/> No, please do not share personal and financial information with outside companies you contract with to provide financial products and services.</p> <p>Name: _____</p> <p>Address: _____</p> <p>_____</p> <p>City, State, Zip: _____</p> <p>Loan Number: _____</p>	<p>Mail to:</p> <p>FirstKey Mortgage, LLC 900 Third Avenue, Suite 500 New York, NY 10022</p>