

FACTS What Does Community Neighborhood Housing Services 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 required 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 Income • credit history and assets • employment information 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 Community Neighborhood Housing Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Neighborhood Housing Services share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds 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	No	We Don't Share
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 651-292-8710 or • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 21 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.</p>
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Questions?	• Call 651-292-8710 or go to nwhomepartners.org
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Mail-in Form

	Mark any/all you want to limit <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.									
	<table border="1" style="width: 100%;"> <tr><td style="background-color: #cccccc;">Name</td><td></td></tr> <tr><td style="background-color: #cccccc;">Address</td><td></td></tr> <tr><td style="background-color: #cccccc;">City, State Zip</td><td></td></tr> <tr><td style="background-color: #cccccc;">Loan #</td><td></td></tr> </table>	Name		Address		City, State Zip		Loan #		<p>Mail to: Community Neighborhood Housing Services dba NeighborWorks Home Partners 533 Dale St N NMLSR#363923 St. Paul, MN 55103</p>
Name										
Address										
City, State Zip										
Loan #										

Who we are	
Who is providing this notice?	Community Neighborhood Housing Services, dba NeighborWorks Home Partners NMLS# 363923 533 Dale St N , St. Paul, MN 55103
What we do	
How does Community Neighborhood Housing Services 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 Community Neighborhood Housing Services collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or apply for financing • provide your mortgage information or give us your income information • provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State Laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Financial companies; and nonfinancial companies such as Nonfinancial companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Community Neighborhood Housing Services does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include other companies and agencies.</i>
Other important information	
Community Neighborhood Housing Services, dba NeighborWorks Home Partners, NMLSR# 363923 533 Dale ST N, St. Paul, MN 55103 www.nwhomepartners.org Main: 651-292-8710 Fax: 651-292-0473	