



FACTS	WHAT DOES VYLLA 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Payment history and mortgage rates and payments ▪ Credit history and 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 Vylla chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Vylla share?
	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
	For our marketing purposes— to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes— information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes— information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For nonaffiliates to market to you	Yes
	Can you limit this sharing?	
		No
		No
		No
		Yes
		Yes
		Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call toll free (855) 698-9552 or ▪ Mail the form at the bottom of the page <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll free, (855) 698-9552 or go to www.vylla.com	

Mail-in Form
<p>Vylla Opt-Out Form (California Residents)</p> <p>Important Privacy Choices for Consumers</p> <p>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.</p> <p>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.</p> <p>Your Choices</p> <p>Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies. <input type="checkbox"/> NO, please do not share personal and financial information with your affiliated companies.</p> <p>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. <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>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 we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.</p>

Who we are	
Who is providing this notice?	Vylla
What we do	
How does Vylla protect my personal information?	<p>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.</p> <p>Our Policies and Procedures and Employee Code of Conduct limit access to customer information for business purposes only and include strict standards for keeping your information confidential and secure.</p>
How does Vylla collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan or give us your income information ▪ Provide employment information or provide account information ▪ Provide your mortgage 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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Our affiliates include companies with the Carrington or Vylla name such as Carrington Mortgage Holdings, LLC, Carrington Mortgage Services, LLC (d/b/a Vylla Loan), Carrington Document Services, LLC, Carrington Foreclosure Services, LLC, Carrington Insurance Agency, LLC, Vylla Home (CT), LLC, Carrington Real Estate Services (US), LLC (d/b/a Vylla Home), Vylla Home, Inc. (d/b/a Vylla Home), Vylla Escrow, Inc., Vylla Title, LLC (d/b/a Vylla Settlement, LLC (NY & PA)), Vylla Title – Alabama, LLC, Vylla Title – Arkansas, LLC.</i></p>
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 companies, insurance companies, direct marketing companies, and nonprofit organizations.</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>Our joint marketing partners include other mortgage companies.</i>
Other important information	
<p>State Laws Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.</p>	

Mail-in Form	
Name	
Address Line 1	
Address Line 2	
City	
State Zip Code	
Account or Policy#	
Signature	
<p>To exercise your choices, do one of the following:</p> <p>(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records). If using your own envelope, send the completed and signed form to us at:</p> <p>Vylla 25 Enterprise #300 Aliso Viejo, CA 92656</p> <p>(2) Fill out, sign and fax this form to us at this toll free number: (949) 534-9843</p> <p>(3) Call this toll free number: (855) 698-9552</p>	