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| <h1>FACTS</h1> | <h2>WHAT DOES VANDYK MORTGAGE CORPORATION DO WITH YOUR PERSONAL INFORMATION?</h2>  |
| <h3>Why?</h3>  | <p>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.</p>                                      |
| <h3>What?</h3> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and <b>Assets</b></li> <li>• <b>Account balances</b> and <b>Credit history</b></li> <li>• <b>Income</b> and <b>Payment history</b></li> </ul> |
| <h3>How?</h3>  | <p>All financial companies need to share <b>Customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Customers'</b> personal information; the reasons <b>Van Dyk Mortgage Corporation</b> chooses to share; and whether you can limit this sharing.</p>          |

| Reasons we can share your personal information   | Does Van Dyk Mortgage Corporation share? | Can you limit this sharing?               |
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| 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 – Does not provide and Opt-Out         |
| For our marketing purposes – to offer our products and services to you   | Yes                                      | Yes – It is required/provides and Opt-Out |
| For joint marketing with other financial companies   | Yes                                      | Yes – It is required/provides an Opt-Out  |
| For our affiliates’ everyday business purposes – information about your transactions and experiences   | No                                       | No – We don’t share                       |
| For our affiliates’ everyday business purposes – information about your creditworthiness   | No                                       | No – We don’t share                       |
| For nonaffiliates to market to you   | No                                       | No – We don’t share                       |

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| To limit our sharing | <ul style="list-style-type: none"> <li>• Call <b>616-974-9248</b> – our menu will prompt you through your choice(s) or</li> <li>• Send an e-mail to <a href="mailto:optout@vandykcorp.com">optout@vandykcorp.com</a> (with “opt out” in the subject line) containing your name, address and phone number.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>31</b> 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 <b>616-974-9248</b>   |

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| <b>Who we are:</b>   |   |
| Who is providing this notice?  | Van Dyk Mortgage Corporation  |
| <b>What we do:</b>   |   |
| How does Van Dyk Mortgage Corporation 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. <b>We restrict access to the information we have about you to those employees who need to know that information to provide products or services to you.</b>   |
| How does Van Dyk Mortgage Corporation collect my personal information?             | We collect your personal information when you: <ul style="list-style-type: none"> <li>• <b>Apply for financing</b></li> <li>• <b>Give us your employment history</b></li> <li>• <b>Give us your income information</b></li> <li>• <b>Provide account information</b></li> <li>• <b>Provide your mortgage information</b></li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b> |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.   |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account.  |

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| <b>Definitions:</b>    |  |
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Van Dyk Mortgage Corporation has NO affiliates</b></li> </ul>                                  |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Credit Bureaus; Title, Escrow, and Appraisal Companies; Inspection Services</b></li> </ul> |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Mortgage Bankers and Banks</b></li> </ul>                                 |



PURSUANT TO THE REQUIREMENTS OF SECTION 157.007 OF THE TEXAS MORTGAGE BANKER ACT, CHAPTER 157, TEXAS FINANCE CODE, YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

**COMPLAINTS REGARDING A LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.**

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV)

[Complaints](#)