

Privacy Policy for Genstone Financial

Fay Servicing, LLC, d/b/a Genstone Financial

California residents:

[California Privacy Statement](#)

[CCPA Notice of Collection](#)

[Click to Exercise My Rights Under the California Consumer Privacy Act \(mail-in forms\).](#)

Protection of the Privacy of Personal Non-Public Information

Respecting and protecting customer privacy is vital to Genstone Financial's business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep our customer information private and secure, while using it to better serve you. We comply with all applicable federal, state, and local laws, and we have numerous internal safeguards in place to protect your personal information. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers as well as current customers, unless we state otherwise.

WHAT DOES GENSTONE FINANCIAL 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, use, and share depend on the product or service you have with us. This information can include:

- Name, address, email address, and telephone number;
- Social Security number and income;
- Account balances, mortgage rates, and payments;
- Account transactions and credit scores.

When you are no longer our customer, we may continue to share your information as described in this notice.

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 Genstone Financial chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information?

Reasons we can share your personal information	Does Genstone Financial share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your accounts, 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	Yes	No
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 our affiliates to market you	Yes	Yes
For non-affiliates to market you	Yes	Yes

To limit our sharing: Send us the [MAIL-IN FORM](#).

Please note: If you are a new customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

Who is providing this notice?

Fay Servicing, LLC, d/b/a Genstone Financial.

How does Genstone Financial protect my personal information?

Genstone Financial considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic, and procedural controls, and we regularly adapt these controls to respond to changing requirements and advances in technology. Within our office, we restrict access to your information to those who require it to develop, support, offer, and deliver products and services to you.

How does Genstone Insurance collect my personal information?

We collect your personal information, for example, when you:

Provide employment information or give us your income information;

Provide account information or make a wire transfer; and

Provide your mortgage 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:

Sharing for affiliates' everyday business purposes — information about your creditworthiness;

Affiliates from using your information to market to you;

Sharing for non-affiliates to market to you.

and,

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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.

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Genstone, LLC; Genstone Asset

Disposition; Genstone Asset Management; Genstone Construction; Genstone Construction Management; Genstone Field Services; Genstone Insurance; Genstone Property Management; Genstone Realty; Constructive Loans, LLC; Title Clearing & Escrow, LLC; and FI-OZ LLC.

Non-Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with which we may share include mortgage companies, insurance companies, and nonprofit organizations.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage loan originators, who may be able to help you lower your interest rate or your monthly payment, and other financial institutions.

Do Not Call Policy. This notice is the Genstone Financial Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call Lists, unless the law permits. Genstone Financial associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Genstone Financial will be placed on the Genstone Financial Do Not Call List and will not be called in any future campaigns, including those of Genstone Financial affiliates. If you communicate with us by telephone, we may monitor the call.

Nevada. We are providing you this notice pursuant to 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 that we also provide you with 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. Fay Servicing, LLC, d/b/a Genstone Financial, P.O. Box 220720, Chicago, IL 60622; Phone number – (800) 495-7166.

Vermont. In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, with other financial institutions with which we have joint marketing agreements, or as otherwise necessary to service your accounts. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

California. In accordance with California law, we will not share information we collect about you with companies outside of Genstone Financial, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Genstone Financial Website Terms of Use

Fay Servicing, LLC, d/b/a Genstone Financial operates the website at www.genstonefinancial.com. We respect the privacy of each user of the website.

We will retain your Personal Information for as long as we maintain an ongoing relationship with you, or for:

- Consumer related Information: a minimum period of seven years after the liquidation or service transfer of your loan.
- Non-consumer related Information: a minimum period of two years after employment or vendor-relationship termination.

We reserve the right to retain your Personal Information for a longer period to comply with obligations by our regulators, and to defend our legal interests. Your Personal information will not be used for any other purpose, will not be sold, and will not be shared.

BY REGISTERING FOR OR USING THE WEBSITE, YOU SIGNIFY YOUR ACCEPTANCE OF THESE TERMS OF USE. IF YOU DO NOT AGREE TO THESE TERMS OF USE, YOU CANNOT USE THE SITE.

The website is hosted by servers in the United States. If you are located outside of the United States, your Personal Information will be transferred to the United States. By submitting your Personal Information, you consent to its transfer to the United States and to its storage, processing, and use there in accordance with these Terms of Use.

These Terms of Use apply to your use of this website only. We do not own, operate, or control the websites of third parties, including sales associates, outside referral agents, or their brokers. Accordingly, these Terms of Use do not apply to such parties' websites or their respective collection, use, storage, and disclosure of your Personal Information.

Our hosting services maintain their systems in accordance with reasonable industry standards to reasonably secure the information of its customers. However, no data

transmission over the Internet can be guaranteed to be 100% secure. "Perfect security" does not exist on the Internet, and you use the website at your own sole risk.

The information contained on this website is provided as a service to the Internet community, and does not constitute legal or financial advice. Genstone Financial makes every effort to provide quality information, but we make no claims, promises, or guarantees about the accuracy, completeness, or adequacy of the information, text, or other items contained in or linked to this website and its associated sites.

Genstone Financial and its associates assume no responsibility for any errors or omissions in the materials contained on this website. These materials are provided "as is" without warranty of any kind, either expressed or implied. Genstone Financial and its associates shall not be liable for any special, indirect, incidental, or consequential damages, including without limitation, lost revenues or lost profits, which may result from the use of these materials. The information on this website is subject to change without notice and does not represent a commitment on the part of Genstone Financial or its associates in the future.

Contact Information

If you have any questions regarding our privacy policies, our California Privacy Statement, the ways in which we collect, use, disclose, and sell or share your Personal Information, or how to exercise your rights under the CCPA, please do not hesitate to contact us at:

Website: www.genstonefinancial.com

Phone: 888-263-5045

Postal Address: P.O. Box 815548, Farmers Branch, Texas 75381