

FACTS**WHAT DOES RADIAN MORTGAGE CAPITAL 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 and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we 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 **Radian Mortgage Capital LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Radian Mortgage Capital 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	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call 1-800-564-7284

Who we are

Who is providing this notice? Radian Mortgage Capital LLC

What we do

How does Radian Mortgage Capital 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 Radian Mortgage Capital LLC collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card
- give us your income information
- provide account information or provide employment information
- show your driver's license

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See the *Other Important Information* section for more on your rights under state law.

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 companies Radian Group Inc., Radian Guaranty Inc., homegenius Real Estate LLC dba homegenius Real Estate, homegenius Real Estate of Florida LLC dba homegenius connect, Radian Settlement Services LLC, and Radian Title Insurance Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Nonaffiliates can include financial services companies, mortgage companies, insurance companies, direct marketing companies, and non-profit organizations.</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>Joint marketing partners can include mortgage lenders, home warranty companies, payment accelerator services companies, insurance companies, and maintenance referral services</i>

Other important information

For Vermont, and Colorado residents only: The information practices we have described above comply with federal law. Vermont, and Colorado laws place additional limits on sharing information about their residents. If you are a resident of one of these states, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.

For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 1-800-564-7284. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us.

For California Residents Only: Please review our California Privacy Policy, www.radian.com/privacy-policy/, for additional information regarding your rights and how to make a verified request under California law. We do not sell personal information.