

**FACTS****What Does Mortgage Research Center, L.L.C. Do With Your Personal Information?**

<b>Why?</b>	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.	
<b>What?</b>	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"> <li>• Social Security Number and credit history</li> <li>• credit scores and Income</li> <li>• employment information and assets</li> </ul>	
<b>How?</b>	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 Mortgage Research Center, L.L.C. chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Mortgage Research Center, L.L.C. share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-884-5560 - our menu will prompt you through your choice(s)</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 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>	
<b>Questions?</b>	<ul style="list-style-type: none"> <li>• Call 800-884-5560 or go to <a href="http://www.VeteransUnited.com">www.VeteransUnited.com</a></li> </ul>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Mortgage Research Center, LLC and its affiliates Veterans United Home Loans, Veteran Loan Center, VAMortgageCenter.com, and VAMortgageCenter
<b>What we do</b>	
<b>How does Mortgage Research Center, L.L.C. protect my personal information?</b>	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>How does Mortgage Research Center, L.L.C. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• apply for a loan or give us your income information</li> <li>• provide employment information or show your government-issued ID</li> <li>• provide your mortgage information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Mortgage Research Center, L.L.C. does not share with our affiliates.
<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>• Mortgage Research Center, L.L.C. does not share with nonaffiliates so they can market to you.</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>• Mortgage Research Center, L.L.C. doesn't jointly market.</li> </ul>
<b>Other important information</b>	
We believe that customer privacy is an integral part of our customer service. Our privacy policy applies to current and former customers. We encourage you to review our privacy policy to better understand how your information will be used to provide you with the best possible service.	