

## FACTS

### WHAT DOES VERIPRO SOLUTIONS INC. 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 requires 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 income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</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 Veripro Solutions Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Veripro Solutions Inc. share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond 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	No	We don't share.
<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	Yes*	No
<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 1-888-967-9700 or</li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> 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>
-----------------------------	---

<b>Questions?</b>	Call toll-free 1-888-967-9700 or write to Veripro Solutions Inc. Attn: Veripro Customer Care 350 Highland Drive, Lewisville, TX 75067
-------------------	---

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Veripro Solutions Inc.

<b>What we do</b>	
<b>How does Veripro Solutions Inc. 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. We also contractually require third parties doing business with us to comply with all privacy and security laws.
<b>How does Veripro Solutions Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ make a wire transfer or give us your income information</li> <li>▪ provide employment information or give us your contact information</li> <li>▪ provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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> <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>
---------------------------------------	---

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with a Veripro Solutions Inc. name and financial companies such as Harwood Service Company LLC, Home Select Settlement Solutions and NREIS.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Veripro Solutions Inc. does not share with nonaffiliates so that they can market you.</p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Veripro Solutions Inc. does not jointly market.</p>

<b>Other important information</b>	
<p><b>For Nevada Residents Only</b> – 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 <i>To Limit direct marketing contact</i> section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; email BCPINFO@ag.state.nv.us</p>	
<p><b>For California Residents Only</b> — If you live in California, you will receive a different notice that reflects your rights under California and federal law.</p>	
<p><b>For Vermont Residents Only</b> — We will not share information we collect about you with non-affiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.</p>	

\*Veripro Solutions Inc. will share your personal information only with the owner of your debt when there is a necessary business purpose to do so. Veripro Solutions Inc. does not otherwise share your information with any third parties, including affiliates.