

FACTS

WHAT DO MERITUS COMMUNITIES AND AFFILIATES 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 employment information

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 Meritus Communities and Affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Meritus and its Affiliates 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	We don't share
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 to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	· Mail the form below Please note: 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.	
Questions?	Call (248) 778-3200	



Mark any/all you want to limit:

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, ZIP

Account #

Mail to:

Meritus Property Management, LLC 4757 Franklin Rd. Suite 250 Bloomfield Hills, MI 48301

Who we are	
Who is providing this notice?	Meritus Property Management, LLC d/b/a meritusmhc.com , a loan originator organization, and its corporate family (listed below on p. 2), which includes an insurance agency, as well as manufactured housing retailers and communities that lease manufactured homes and/or hold loans or installment contracts.
What we do	
How do Meritus and Affiliates protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include secured files and buildings and computer safeguards, such as:</p> <ul style="list-style-type: none"> • information access controls • service provider oversight and confidentiality agreements • encryption and/or internal network security of electronic customer information • periodic security training of our employees
How do Meritus and Affiliates collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for financing or give us your income information • provide employment information or give us your contact information • pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Meritus Property Management, LLC, and any subcompanies are affiliated with each other. Our affiliates include FSI Housing, Welcome Home Housing.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Meritus Property Management, LLC and Affiliates do not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Meritus Property Management, LLC and Affiliates do not jointly market.