

FACTS

WHAT DOES ARCH MI DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>One of the most important assets of Arch MI¹ is the trust its business customers place in it to properly handle Nonpublic Personal Information (“NPI”) that is provided to or acquired by Arch MI in connection with the delivery of products and services.</p> <p>Financial companies such as Arch MI choose how they share your NPI. 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 NPI. Please read this notice carefully to understand what we do.</p>
What?	<p>Arch MI provides mortgage guaranty insurance, insurance on second mortgages and unsecured loans, certain other types of insurance and non-insurance products and services to mortgage lenders, investors, loans servicers and related businesses (“Lender Customers”). To provide these products and services, Arch MI collects NPI relating to individual borrowers who receive financial services from those Lender Customers. The types of NPI we acquire and share will depend on the product or service you have. This information can include:</p> <ul style="list-style-type: none"> ▪ Loan application information. ▪ Information from credit reporting agencies. ▪ Information regarding the specific loan transaction. ▪ Property information.
How?	<p>All financial companies may need to share NPI to run their everyday business. In the section below, we list the general reasons financial companies can share their customers’ NPI, the reasons Arch MI chooses to share and whether you can limit this sharing.</p>

Reasons Financial Companies Can Share Your NPI	Does Arch MI Share?	Can You Limit This Sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s) or respond to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you.	No	N/A
For joint marketing with other financial companies.	No	N/A

¹ “Arch MI” includes Arch U.S. MI Holdings Inc. and subsidiaries, which are Arch Mortgage Insurance Company, Arch U.S. MI Services Inc., Arch Mortgage Guaranty Company, Arch Mortgage Assurance Company, United Guaranty Residential Insurance Company, United Guaranty Services Inc. DBA Arch Fulfillment Services and United Guaranty Residential Insurance Company of North Carolina.

For our affiliates' everyday business purposes — information about your transactions and experiences.	No	N/A
For our affiliates' everyday business purposes — information about your creditworthiness.	No	N/A
For our affiliates to market to you.	No	N/A
For non-affiliates to market to you.	No	N/A

Questions?	Call 877-642-4642 or email corporate.compliance@archmi.com .
-------------------	---

Who We Are?

Who is providing this notice?	Arch MI
--------------------------------------	---------

What We Do?

How does Arch MI protect my NPI?	<p>To protect your NPI from manipulation, errors, unauthorized access and use, we use security measures that comply with applicable federal and state law. These measures include physical, electronic and procedural safeguards, as well as secured files and buildings.</p> <p>If third parties are performing services for us that require access to NPI, we also contractually require those third parties to limit their use of the NPI for only the specified purpose and to generally comply with all applicable privacy and security laws.</p>
How does Arch MI obtain my NPI?	<p>We may receive or acquire your NPI, for example, when:</p> <ul style="list-style-type: none"> ▪ Evaluating your eligibility for products requested by Lender Customers. ▪ Contacting others to confirm information about you. ▪ Servicing our Lender Customers' insurance policies, including claims and recoveries.

<p>Why can't I limit all sharing?</p>	<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 non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
--	---

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>The Arch MI affiliates include companies within Arch Capital Group, Ltd., that provide support in the provision of products or services to our Lender Customers.</p>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Non-affiliates that Arch MI may share with can include: third parties that perform the below listed services for Arch MI; the originator of the loan; the insured party and its agents, successors and assigns; credit reporting agencies; and reinsurance companies.</p> <p>NPI may be shared for the following purposes:</p> <ul style="list-style-type: none"> ▪ Insurance Purposes: Disclosure relating to insurance underwriting; administration of the insurance transaction; reporting, investigating and preventing fraud or material misrepresentations; processing premium payments; handling insurance claims and recoveries; administering insurance benefits and participating in related research projects; purposes otherwise required or specifically permitted by law or regulation. ▪ Non-Insurance Purposes: Disclosure to Lender Customers of Arch MI and to unaffiliated third parties as requested or authorized by those Lender Customers.
<p>Joint Marketing</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Arch MI does not have agreements with unaffiliated parties that permit access to or sharing of NPI for marketing purposes.</p>



FOR STATE-SPECIFIC RIGHTS: Please see our Arch MI Web Privacy Notice at archmi.com/Arch-MI-Website-Privacy-Notice for important information on the rights you have under certain state laws and regulations, as well as federal law.

Our business changes constantly. This notice will also change. Those changes will be reflected in an updated Arch MI Consumer Privacy Notice found on our website: [Arch Mortgage | Privacy and Data Protection \(archcapgroup.com\)](https://archcapgroup.com)