

## Do Not Call Policy

NFM, Inc. is committed to protecting and respecting consumers' rights to privacy. NFM, Inc. uses the telephone as one important way to stay in contact and communicate with our customers and our potential customers in the community. Because a good relationship with the community is a necessary ingredient of our success, and in keeping with state and federal laws, it is the policy of this company that we will not make sales-related telephone calls to any person who has indicated a desire not to receive such calls. This includes those who have registered with state or federal "Do Not Call lists," as well as those who have previously told us directly that they do not wish to receive such calls.

NFM, Inc., therefore, has established and implemented written procedures to honor consumers' requests that they not be called, and appropriate personnel have received training. Procedures include consultation of the National and State Do Not Call Registries and internal Do Not Call list prior to making any telephone solicitation.

Consumers may make a request to be added to our Do Not Call list in writing to **Compliance Department – Do Not Call List, NFM, Inc., 505 Progress Drive, Suite 100, Linthicum, Maryland 21090**, by telephone to **888-233-0092**, or by email to **DNC@nfm lending.com**.

All requests should include your name, address and telephone number. Upon request, your information will be added to the internal Do Not Call list within five (5) business days of receipt of such request. Your telephone number will remain on our Do Not Call list for 5 (five) years unless you specify otherwise. You must notify us of any changes in name or telephone number if you move or wish to place a new telephone number on our internal Do Not Solicit list. Furthermore, you must notify us if there is more than one telephone line or number that you wish to place on the Do Not Call list.

Please keep in mind that regulations may permit NFM, Inc. to contact you even if your telephone number is registered with your state or the national list. For instance, if you were a customer of NFM, Inc. in the past 18 months, we may contact you to inform you regarding your account or to inform you of an opportunity, even if your telephone number is on the state or national "do not call" list. Generally, telephone calls to consumers with whom NFM, Inc. has an established business relationship are permitted, unless they have asked to be included on the internal Do Not Solicit list.

Consumers have additional avenues available to them which will help reduce or eliminate unwanted telephone solicitations. Consumers may place their telephone number(s) on the National Do Not Call Registry by calling 1-888-382-1222 or online at [www.donotcall.gov](http://www.donotcall.gov). The Direct Marketing Association also offers a free service called "Telephone Preference Service". Consumers may register for this service online at [www.dmaconsumers.org](http://www.dmaconsumers.org) or by sending a written request to: Telephone Preference Service, Direct Marketing Association, P.O. Box 1559, Carmel, NY 10512.

Consumers may request a copy of this Policy. Upon receipt of request, we will send a copy via U.S. mail or electronic mail within a reasonable time period of thirty (30) days.