

FACTS

WHAT DOES SPECIALIZED LOAN SERVICING LLC (“SLS”) 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 collection 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
- Transaction History and Credit Scores

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 SLS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SLS 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	Yes	No
For our affiliates’ everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

Please 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 1-800-315-4757, 6:00 a.m. – 6:00 p.m. MT, Monday – Friday, or go to www.sls.net



Mark any/all you want to limit:		
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		Mail to: Specialized Loan Servicing LLC 8742 Lucent Blvd., Suite 300 Highlands Ranch, CO 80129
Mailing Address		
City, State, Zip		
Account #		

Who we are

Who is providing this notice?	SLS is a third party mortgage loan servicer.
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What we do

How does SLS 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 computer safeguards and secured files and buildings.</p> <p>We maintain strict physical, electronic and procedural safeguards to protect the information we collect. Access is restricted to individuals who need it to perform their work for us.</p>
How does SLS collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Give us your income information or provide account information; ▪ Pay us by check or provide employment information; ▪ Provide your mortgage information or give us your contact information. <p>We also collect your personal information from 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. See below for more on your rights under state law.</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"> ▪ Our affiliates include nonfinancial companies, such as Specialized Asset Management LLC and Specialized Title Services LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Nonaffiliates we share with can include mortgage companies, insurance companies, and direct marketing companies.
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"> ▪ Our Joint Marketing partners include mortgage banking, insurance and other financial services companies.

Other important information

California Residents. If you are a **resident of California**, you are permitted to limit our disclosure of your non public personal information to non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these third parties by (1) completing, signing and returning to us the attached form entitled “Important Privacy Choices for California Consumers” or (2) notifying us using one of the methods set forth in the “Important Privacy Choices for California Consumers.” Except as set forth above, Specialized Loan Servicing LLC will not share your non-public personal information with other unaffiliated third parties.

Vermont Residents. If you are **resident of Vermont**, as stated above, Specialized Loan Servicing LLC will not disclose personal information that we collect about you to nonaffiliated third parties except to enable them to provide marketing services on our behalf, to perform joint marketing agreements with other financial institutions, or as required or permitted by law or applicable regulatory or industry standards or practices. To the extent we enter into such joint marketing agreements with other financial institutions, we will only provide those institutions with your name, contact information and information about our transactions and experiences with you.