

**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 transaction history
- Credit scores and mortgage rates and payments

**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 don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

**Questions?** Call 1-800-315-4757, 6:00 a.m. - 6:00 p.m. MT, Monday - Friday, or go to [www.sls.net](http://www.sls.net)

Who we are	
Who is providing this notice?	Specialized Loan Servicing LLC

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"> <li>• <b>apply for a loan</b> or <b>provide account information</b></li> <li>• <b>pay us by check</b> or <b>give us your contact information</b></li> <li>• <b>give us your income information</b></li> </ul> <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"> <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>
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"> <li>• <i>Our affiliates include companies with a Specialized or Computershare name, and financial companies such as Capital Markets Cooperative, LLC</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Specialized Loan Servicing LLC does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>• <i>Our joint marketing partners include mortgage banking, insurance, payment platform providers and other financial services companies</i></li> </ul>

**Other important information**

**Special Notice Regarding Collected Information Subject to the Fair Debt Collection Practices Act.** This Privacy Notice is being sent to you in accordance with federal privacy law, and it describes our privacy practices generally. However, please be assured that collected information that is received or used for purposes of collecting a debt subject to the Fair Debt Collection Practice Act is communicated only in accordance with that Act.

**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 our non-public personal information with other unaffiliated third parties.

**Residents of Vermont:**

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at [www.sls.net](http://www.sls.net) or call 1-800-315-4757.

**Additional Information for EU/EEA Residents:**

In addition to the information provided above, if you are a current resident of an EU/EEA country, you may have certain rights regarding your personal information. We will assist our data controller clients, to the extent possible, with the fulfillment of their obligations to respond to your requests. These may include, depending on the circumstance, the right to access your personal information; rectify the personal information we hold about you; erase your personal information restrict our use of your personal information; object to our use of your personal information; receive your personal information in a usable electronic format and transmit it to a third party (also known as the right of data portability); Lodge a complaint with your local data protection authority; and withdraw any consent you have given to the uses of your personal information. If you would like to discuss or exercise the right you may have, feel free to contact us.