

FACTS

WHAT DOES FAY SERVICING 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, mortgage rates and payments
- account transactions and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does Fay Servicing 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	Yes
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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing Send us the MAIL-IN FORM below

Please note: If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 1.800.495.7166 or go to <http://www.fayservicing.com/>

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	[Account #]	
		<p>Mail to:</p> <p>Fay Servicing, LLC Privacy Department P.O. Box 809441 Chicago, IL 60680-9441</p>

Who we are	
Who is providing this notice?	Fay Servicing, LLC. We may be referenced from time to time as Fay Servicing.

What we do	
How does Fay Servicing protect my personal information?	Fay Servicing considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic, and procedural controls, and we regularly adapt these controls to respond to changing requirements and advances in technology. Within our office we restrict access to your information to those who require it to develop, support, offer, and deliver products and services to you.
How does Fay Servicing collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ provide employment information or give us your income information ■ provide account information or make a wire transfer ■ provide your mortgage information <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 non-affiliates 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—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Fay Financial, LLC, Fay Investments, LLC and Fay Management, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with which we may share include mortgage companies, insurance companies and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage loan originators, who may be able to help you lower your interest rate or your monthly payment, and other financial institutions.

Other important information	
<p>Do Not Call Policy. This notice is the Fay Servicing Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Fay Servicing associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fay Servicing will be placed on the Fay Servicing Do Not Call list and will not be called in any future campaigns, including those of Fay Servicing affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada residents only. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us. Fay Servicing, P.O. Box 809441, Chicago, IL 60680-9441; Phone number- 1.800.495.7166.</p>	
<p>Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, with other financial institutions with which we have joint marketing agreements, or as otherwise necessary to service your accounts. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of Fay Servicing, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p>	

Fay Servicing U.S. legal entities	
Fay Servicing U.S. legal entities that utilize the names: Fay Servicing, LLC; Fay Financial, LLC; Fay Management, LLC, and Fay Investments, LLC.	

Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

To exercise your choices do one of the following:

- Call us toll free: 1.800.495.7166, or
- Fill out, sign and, using the envelope provided, send this form back to us at P.O. Box 220720 | Chicago, IL 60622. (You may want to make a copy for your records.)

Name: (Please Print) _____

Account Number: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Mailing Address (If different than street address) _____

City: _____ State: _____ Zip: _____

Signature: _____ Date _____

