

FACTS	WHAT DOES COMMUNITY LOAN SERVICING DO WITH YOUR PERSONAL INFORMATION ? PRIVACY NOTICE / OPT OUT MAIL-IN FORM
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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: <ul style="list-style-type: none"> o Social Security number and income o Account balances and payment history o Credit 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 Community Loan Servicing, LLC (CLS) chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does CLS share?*
	For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes--- to offer our products and services to you	Yes
	For joint marketing with other financial companies	Yes
	For our affiliates' everyday business purposes--- information about your transactions and experiences	Yes
	For our affiliates' everyday business purposes--- information about your creditworthiness	Yes
	For our affiliates to market to you	Yes
	For non-affiliates to market to you	Yes
	*We do not share personal information in connection with the collection of a debt, except as permitted by law.	
To limit our sharing	<ul style="list-style-type: none"> • Call 1.855.813.6597 – our menu will prompt you through your choices • Visit us online: www.communityloanservicing.com; or • Mail the form below <p>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.</p>	
Questions?	Call 1.855.813.6597 or go to www.communityloanservicing.com	

Mail-in Form	
<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>	<p>Mail to: Community Loan Servicing, LLC Attention: Customer Support 4425 Ponce de Leon Boulevard, Fifth Floor Coral Gables, Florida 33146</p>
<p>Name: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Loan Number: _____</p>	

Who we are	
Who is providing this notice?	Community Loan Servicing, LLC
What we do	
How does CLS protect my personal information?	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.
How does CLS collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • pay your bills or apply for a loan • give us your income information or provide employment information • give us your employment history <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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Bayview Asset Management, LLC, Bayview Loan Servicing, LLC, Bayview Financial Holdings, L.P. and Bayview Lending Group, LLC. • IB Property Holdings, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates we share with can include mortgage companies, banks, 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 lenders, credit card companies, debt settlement providers, and other financial services companies.
Other important information	
<p>California: If you are a resident of California, you are permitted to limit our disclosure of your non-public personal information to (i) our affiliates and (ii) 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 parties by notifying us using one of the methods set forth in "Important Privacy Choices for California Consumers." Except as set forth above, CLS will not share your non-public personal information with other unaffiliated third parties .</p> <p>Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p> <p>For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To limit direct marketing contact</i> section. Nevada law requires we provide 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: aginfo@ag.nv.gov.</p> <p>Special Notice to North Dakota Customers: Pursuant to state law, we will only share information with our affiliates, non-affiliates and third parties as required or permitted by law, or if you give us permission.</p>	

Important Privacy Choices for California 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 Affiliated Companies: 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 to you.

- 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 within 30 days 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, please do one of the following:

- (1) Call toll-free: **1.855.813.6597**— our menu will prompt you through your choices; or
- (2) Mail the form below.

Questions? Call toll-free: 1.855.813.6597



Mail-in Form	
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> No, please do not share personal and financial information with your affiliated companies.</p> <p><input type="checkbox"/> No, please do not share personal and financial information with outside companies you contract with to provide financial products and services.</p> <p>Name: _____</p> <p>Address: _____</p> <p>City, State, Zip: _____</p> <p>Loan Number: _____</p>	<p>Mail to:</p> <p>Community Loan Servicing, LLC Attention: Customer Support 4425 Ponce de Leon Boulevard, Fifth Floor Coral Gables, Florida 33146</p>