

PRIVACY NOTICE

INTRODUCTION

Marix Servicing LLC knows that you expect privacy for your personal financial information. This privacy notice is designed to inform you of the types of information we collect from our customers, how we use that information and the circumstances under which we will share information with certain designated third parties.

WE RESPECT YOUR PRIVACY

Marix Servicing LLC respects your privacy and is committed to treating your information responsibly. We believe many customers appreciate receiving information regarding financial offerings, solutions to mortgage payment problems, and better mortgage products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us and your expectation of privacy and security for your personal and financial affairs.

INFORMATION WE COLLECT

We collect nonpublic personal identifiable information about you for many reasons, including to help identify you and to service and manage your loan. We collect this information from a number of sources, including the following:

- Information provided in loan related documents, including identifying information such as address, telephone number, e-mail address, social security number, date of birth, mother's maiden name, and credit information such as income and employment.
- Information obtained through your transactions and relationship with us such as payment information, and information provided on customer service and collections calls.
- Information provided by credit bureaus and similar companies, such as your account and payment history with other lenders.
- Information obtained online, including from "cookies" (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to track your website usage with us, and to provide you with customized content, among other things.

INFORMATION WE SHARE WITH OTHERS

Except as noted below, we do not share the information described above without your consent. Occasionally, selected third party vendors such as refinance lenders have special offers for our customers. **If you wish to take advantage of these special offers you must check "Yes" and sign the "Important Privacy Choices for Consumers" form and send it back to us. If you do not send this form back to us, or if you check "NO" on the form that you send to us, you will be excluded from these third party offers.**

- **Service Providers:** We may provide information to other companies to assist in the servicing of your loan, such as preparing billing statements and promotional materials.
- **Others:** We may also disclose nonpublic personal information about you to nonaffiliated third parties as required by law including communication with your attorney, our attorneys or to fulfill a court order or judgment.

SECURITY PROCEDURES

The security of customer information is very important to us and we take a number of steps to safeguard it. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard nonpublic personal information about you. We limit access to personal and loan information to those employees and agents who assist us in providing products and services to you. Employees who fail to follow our established standards are subject to disciplinary action. We also require that third parties to whom we disclose nonpublic personal information adhere to this Privacy Policy and establish and maintain appropriate information security procedures.

YOUR ACCESS TO INFORMATION

We provide you access to information about your loan in several ways. For example, we or our agents may send you billing statements outlining your payments, finance charges, and other loan information. You may also call the customer service telephone number or view your account information online at www.marixservicing.com if you have additional questions about your loan.

HOW THIS POLICY APPLIES TO YOU

The examples contained in this Privacy Policy are illustrations only, and are not intended to be all-inclusive. Once you pay off your loan, we will continue to adhere to the privacy policies and practices described in this notice to the extent we retain information about you. We may amend this Privacy Policy at any time, and we will inform you of changes as required by law. You may have other privacy protections under state laws and we will comply with applicable state laws with respect to your personal information.

RESIDENTS OF TEXAS

Marix Servicing is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wanting to file a complaint should contact the Office of Consumer Credit Commissioner through one of the means indicated below:

In person or by U.S. mail: 2601 North Lamar Boulevard Austin, TX 78705-4207

Telephone: 800-538-1579

Fax: 512-936-7610

Email: consumer.complaints@occc.state.tx.us

Website: www.occc.state.tx.us

COLORADO RESIDENTS

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT,
SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA

Colorado office: 303-309-3839; 13111 East Briarwood Ave Suite 340, Centennial, CO 80112

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 choice below.

Your Rights

You have the right to restrict or allow the sharing of personal and financial information with other companies with which we do business. Nothing in this form prohibits the sharing of information necessary for us to follow the law or to give you the best service on your accounts with us. We may also send you information about some other products or services. You may change your choice at any time by mailing a revised copy of this page to us.

Your Choices

Allow or Restrict Information Sharing With Other Companies With Which We Do Business To Provide Financial Products and Services:

Please indicate "Yes" below if we may share personal and financial information about you with other companies with which we contract to provide financial products and services to you.

Yes, you may share personal and financial information with other companies with which you contract to provide financial products and services.

No, you may not share personal and financial information with other companies with which you contract to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice will remain in force until you state otherwise.

Unless you authorize us by marking "Yes" above, we will not share your information with any companies with which we have contracts to provide products and services, including companies with which we have joint marketing agreements. Please note that to take advantage of special offers that third parties may provide, you must select "Yes" above, sign and return this form. If you do not return this form or if you check "No" above, we will not share your information and you will be excluded from these third party offers.

To Exercise Your Choice Do the Following

Please complete, sign and return this form to the address below. You may choose to make a copy for your records.

Your Name: _____ Today's Date: _____

Your Loan Number: _____

Your Signature: _____

Mail this form to: Marix Servicing LLC
Attn: Contact Center - Privacy
P.O. Box 42008
Phoenix, AZ 85080