

FACTS**WHAT DOES LAKEVIEW 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: <ul style="list-style-type: none"> <input type="checkbox"/> Social Security number and income <input type="checkbox"/> Account balances and payment history <input type="checkbox"/> 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 Lakeview Loan Servicing, LLC ("Lakeview") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeview share?*	Can you limit this sharing?
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	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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

*We do not share personal information in connection with the collection of a debt, except as permitted by law.

To limit our sharing	<p>You can complete this form online at www.lakeviewloanservicing.com/privacy-opt-out-preferences/ or you may Mail-in the form below.</p> <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 <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing. See link below to complete online.</p>
Questions	Call 1.844.838.4322 or go to www.lakeviewloanservicing.com/privacy-opt-out-preferences/

Mail-in Form	
Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. 	
Name	Mail to: Lakeview Loan Servicing, LLC Attention: Compliance Dept (Opt-out Process) 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146
Address	
City, State, Zip	
Account #	

Who we are	
Who is providing this notice?	Lakeview Loan Servicing, LLC
What we do	
How does Lakeview 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 Lakeview collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <input type="checkbox"/> pay your bills or apply for a loan <input type="checkbox"/> give us your income information or provide employment information <input type="checkbox"/> 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"> <input type="checkbox"/> sharing for affiliates' everyday purposes – information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> 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 or as disclosed in the Nationwide Multistate Licensing System. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Our affiliates include, financial companies such as Lakeview Community Capital, LLC.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Non-affiliates we share with can include mortgage companies, banks, insurance companies and non-profit organizations.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.
Other important information	
<p>Special Notice to Nevada Customers: 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 <i>To limit direct marketing contact</i> 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.</p> <p>Special Notice for Vermont Customers: If our records indicate that you are a resident of Vermont, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report 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, please call 844.838.4322.</p> <p>Special Notice for California Residents: In order to comply with California law, the following applies if your account has a California mailing address.</p> <p>Restrict Nonpublic Personal Information Shared with Non-affiliate Third Parties</p> <p>Even if you do not make the privacy choice set above, we will not share information that we have about you with non-affiliated third parties, except for Everyday Business Purposes (defined below). For purposes of this notice, "Everyday Business Purposes" means any of the purposes set forth in Cal. Fin. Code § 4056. Including but not limited to:</p> <ol style="list-style-type: none"> (1) When personal information is necessary to effect, administer, or enforce a transaction requested or authorized by you, or in connection with servicing or processing a financial product or service requested or authorized by you, or in connection with maintaining or servicing your account with us, or with another entity as part of a private label credit card program or other extension of credit on behalf of that entity, or in connection with a proposed or actual securitization or secondary market sale, including sales of servicing rights, or similar transactions related to a transaction of the consumer. (2) When your personal information is released with your consent or at your direction; and/or (3) When your personal information is released to: <ol style="list-style-type: none"> a. Protect the confidentiality or security of your records with us; and/or b. Protect against fraud, identity theft, unauthorized transactions, claims, or other liability. 	

Restrict Nonpublic Personal Information Shared with Lakeview Family

We will not share nonpublic personal information about you within our family of companies other than for our Everyday Business Purposes unless we first provide you with further privacy choices.

Restrict Nonpublic Personal Information Shared with Joint Marketing Partners

We will not share information about you with joint marketing partners unless we first provided you with further privacy choices.

Important Notice About Credit Reporting: We report information about you to consumer reporting agencies. Late payments, missed payments or other defaults on your account may be reflected on your credit report.

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.