

YOUR CALIFORNIA PRIVACY RIGHTS

This section applies to any California residents about whom we have collected personal information from any source, including through your use of our website www.servicingolutions.com (the “**Website**”), including by filling out a form on our Website, buying our products or services, providing services to someone from whom you buy products or services or communicating with us electronically, in paper correspondence, or in person (collectively, “**you**”).

Servicing Solutions, LLC (“**SS**”) applies privacy and security protections to certain of your information as required by US federal law, including privacy disclosures. As such, this Section of our Policy is limited to personal information that is not federally regulated.

For purposes of this section, “personal information” means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California consumer/resident or household. Personal information does not include publicly available information or information that has been de-identified.

A. What Information We Collect

We may collect the following categories of personal information about you:

- Identifiers, which may include but is not limited to first and last name; alias; age; vehicle license plate number; VIN number; insurance certificate number; compensation information; death certificate; driver’s license number; employee identification number; email address; family information; household income; fax number(s); Internet Protocol (“IP”) address; loan identification number; online account username/password; online identifiers as detailed below; passport number; postal address; Social Security number; telephone number; state or other government-issued identification card number; tax identification number; and unique personal identifier based on the device you are using; zip code and/or other similar identifiers;
- Commercial information, which may include but is not limited to records of personal property; products or services purchased, obtained, or considered; account balances, payment history, or account activity; other information relating to your financial institution; credit application, credit checks, and information from credit reporting agencies; and/or other purchasing or consumer histories or tendencies;
- Information relating to Internet activity or other electronic network activity, which may include but is not limited to; browser type; clickstream data; cookie identifiers; clear gifs (a.k.a. web beacons/web bugs); date/time stamp; device identifier/serial number; device platform; device version; IMEI; MAC ID; operating system; software version; pixel tags; referring/exit pages; RFID tag; number of clicks and/or other device characteristics including your choice of settings such as Wi-Fi, Bluetooth, and Global Positioning System (“GPS”);
- Geolocation data, which may include but is not limited to Global Positioning System (“GPS”) data; locational information based upon your IP address; cell network data; and/or other similar locational data; and which may be collected from various devices including your mobile device(s) or vehicle(s);

- Audio, electronic, or visual information, which may include but is not limited to records of calls to or from our company; and/or video surveillance information;
- Professional or employment-related information, such as your current and previous employers; employment status; job title and responsibilities; compensation information and/or other information related to your work history and/or prospective employment;
- Education information; which includes education history and languages spoken;
- Information not listed above and related to characteristics protected under California or federal law; which includes date of birth; gender; marital status; and/or military service/veteran status;
- Other personal information not listed above and described in California Civil Code § 1798.80(e), which includes bank account number, routing number, credit card number and associated CVV2, expiration date, credit history, report, and score; insurance certificate number; ; property value; tax information; signature; physical characteristics or description; and/or insurance policy number.

To help you further understand what we do with the above categories of personal information, we have provided you with a chart detailing the sources, purposes, and any sharing related to each category. You may review that by scrolling down to “Table 1” of this Policy.

B. What We Do With Your Information

We may collect or use personal information from you for the following purposes:

To process transactions for you
Internal analytics
Assessing third party vendors / service providers
Audit, compliance, policy, procedures, or regulation
Billing, payment, and fulfillment
Customer claims and fraud investigation and prevention
Customer communications
Customer relationship management
General business administration
Legal compliance and other legal/regulatory matters
Marketing our products and services, and other general marketing
Financial reporting and accounting

Website optimization, personalization, and maintenance
Systems and data security

C. Sources of Collected Information

We may collect personal information from the following categories of sources:

- Our clients, customers of clients, prospective customers, and website visitors, including via our websites, mobile applications, telephone, text message, postal mail, social media, forums, message boards, chatbot, or other means;
- Our service providers, which includes customer relationship management providers, analytics providers, website hosting providers, systems administrators, loan servicing service providers, and communications delivery services;
- Other third parties, which includes insurance companies, law enforcement, operators of other websites and mobile applications, online advertising partners, and other data suppliers; and
- Information that is publicly available online or elsewhere.

D. Who We Share Information With

We do not sell personal information. We do provide personal information to service providers receiving information to perform services for us on our behalf.

We may share your personal information with the following categories of third parties:

- Service providers

E. Your Privacy Rights

If you are a California resident, subject to applicable law, you have the following rights under California law with respect to your personal information, to the extent your personal information is not already subject to federal law and the required privacy and security measures applied under federal law:

- **Right to Know.** If you are a California resident, you have the right to request what personal information we collect, use, disclose, and/or sell, as applicable. You may submit this request by clicking [here](#) [insert link] or calling (855) 661-3310.
- **Right to Delete.** If you are a California resident, you have the right to request the deletion of your personal information that is collected or maintained by us. You may submit this request by clicking [here](#) [insert link] or calling (855) 661-3310.
- **Right to Opt-Out of Sale.** You have the right to opt-out of the sale of your personal information by us. We do not sell your personal information.

- **Right to Non-Discrimination.** You have the right not to receive discriminatory treatment by us for the exercise of the privacy rights described above.

You may also authorize someone to exercise the above rights on your behalf. In order to exercise this right, please provide a written and signed letter stating clearly who you are authorizing to act on your behalf and what power you are granting to them to perform on your behalf, subject to our further verification as described below, to: Servicing Solutions, LLC, Attn: Privacy/Legal Department, 3660 Regent Blvd., Suite 200, Irving, TX 75063. If we have collected information on your minor child, you may exercise the above rights on behalf of your minor child.

The above rights are subject to our being able to reasonably verify your identity and authority to make these requests. These rights are also subject to various exclusions and exceptions under applicable laws. In order to verify a request we will review a request (including but not limited to the required information in any web form found herein), contact the requestor if further information is needed, and review our files and databases to identify and verify the requestor. You must provide your full name, residential address and email address for verification purposes.

For more information regarding this Privacy Policy, or if you have any questions or concerns, you may contact us in the following ways:










- (855) 661-3310
- www.servicingsolutions.com

F. Notice of Right to Opt-Out

You have the right to direct SS not to sell your personal information and to refrain from doing so in the future. SS does not sell your personal information. Please consult the other sections of our Privacy Policy for further information on our practices regarding your personal information.

For information regarding our privacy practices with respect to employees and potential employees please visit our employment privacy policy by [clicking here](#).

Table 1 – Disclosure Matrix

		Categories of Personal Information								
		Identifiers	Commercial	Internet or Electronic Activity	Geolocation	Audio, Electronic, Visual, or Similar	Professional or Employment	Education	Demographics/ Protected Classifications	Other
										
Purpose of Collection	To process transactions	X	X	X	X	X	X	X	X	X
	Internal analytics	X	X	X	X	X	X	X	X	X
	Assessing third party vendors / service providers	X	X	X	X	X	X	X	X	X
	Audit, compliance, policy, procedures, or regulation	X	X			X	X	X	X	X
	Billing, payment, and fulfillment	X	X	X	X	X	X	X	X	X
	Customer claims and fraud investigation and prevention	X	X	X	X	X	X	X	X	X
	Customer communications	X	X			X			X	X
	Customer relationship management	X	X			X			X	X
	General business administration	X	X	X	X	X	X	X	X	X
	Legal/Regulatory Matters	X	X	X	X	X	X	X	X	X
	Marketing	X	X			X			X	X
	Financial Reporting/Accounting	X	X			X				X
	Website optimization, personalization, and maintenance	X	X	X	X					X
Systems and data security	X	X	X	X	X				X	

Categories of Sources	Our clients, customers of clients, prospective customers, and website visitors	X	X	X	X	X	X	X	X	X
	Our service providers	X	X	X	X	X	X	X	X	X
	Other third parties	X	X	X	X	X	X	X	X	X
	Public Information	X	X	X	X	X	X		X	X
Categories of Third Parties	Service Providers	X	X	X	X	X	X	X	X	X

This Privacy Policy was last updated on December 20, 2019.