

WHAT DOES BIFI- BIFI LOAN SERVICING, LLC 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"> • Social Security number and income • Account balances, mortgage rates and payments • Payment 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 BIFI Loan Servicing, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BIFI 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	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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Fax the form below to (973) 671-4113 • Send an email to Servicing@bifils.com including your name and loan number • Mail the form below in the enclosed, self-addressed envelope <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>
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Questions?	Call toll-free (888) 217-7652 or send an email to Servicing@bifils.com .
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Mail-in Form

Mark each type of sharing you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not allow your nonaffiliates to use my personal information to market to me.

Name		Mail to: BIFI Loan Servicing, LLC Attention: Privacy – Customer Service 490 Schooleys Mountain Rd. Suite 7 Hackettstown, NJ 07840
Address		
City, State, ZIP		
Account #		

Who we are	
Who is providing this notice?	BIFI Loan Servicing, LLC (“BIFI”)
What we do	
How does BIFI- BIFI Loan Servicing, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we employ security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also contractually require third parties doing business with us to comply with all privacy and security laws.
How does BIFI- BIFI Loan Servicing, LLC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide employment information or give us your contact information • pay us by check <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 nonaffiliates 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 non-financial companies.</p> <ul style="list-style-type: none"> • <i>BIFI Loan Servicing, LLC has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>BIFI Loan Servicing, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include mortgage lenders.</i>
Other important information	
<p>State Laws – Our privacy and information sharing practices are in accordance with federal and state laws. California, Nevada and Vermont state laws limits the sharing personal information for their residents. We will not share your personal information about California, Nevada or Vermont residents with non-affiliated third parties (Box 3) except as permitted by law. In the future if other states adopt privacy laws more restrictive than those under current federal or state law, BIFI Loan Servicing, LLC will comply with those new laws.</p> <p>California: If you have a California address, we will treat your account as if you opted out from sharing information with non-affiliated companies on the Privacy Form (Box 3). To further restrict the sharing of personal information with our affiliates, you can mark Box 1 and Box 2 on the mail-in Privacy Form as well.</p> <p>Nevada: If you have a Nevada address, we will treat your account as if you opted out from sharing information with non-affiliated companies on the Privacy Form (Box 3). To further restrict the sharing of personal information with our affiliates, you can mark Box 1 and Box 2 on the mail-in Privacy Form as well.</p> <p>Vermont: If you have a Vermont address, we will treat your account as if you opted out from sharing information with affiliated or non-affiliated companies on the mail-in Privacy Form (Boxes 1,2 and 3).</p>	