

FACTS

WHAT DOES FAY SERVICING DO WITH YOUR PERSONAL INFORMATION?

REV APRIL 2019

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances, mortgage rates and payments ■ account transactions and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Fay Servicing chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fay Servicing 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 non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Send us the MAIL-IN FORM below</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1.800.495.7166 or go to http://www.fayservicing.com/
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Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <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	<p>Mail to:</p> <p>Fay Servicing P.O. Box 809441 Chicago, IL 60680-9441</p>
	Address	
	City, State, Zip	
	[Account #]	

Who we are	
Who is providing this notice?	Fay Servicing, LLC. We may be referenced from time to time as Fay Servicing.
What we do	
How does Fay Servicing protect my personal information?	Fay Servicing considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic, and procedural controls, and we regularly adapt these controls to respond to changing requirements and advances in technology. Within our office we restrict access to your information to those who require it to develop, support, offer, and deliver products and services to you.
How does Fay Servicing collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ provide employment information or give us your income information ■ provide account information or make a wire transfer ■ provide your mortgage information <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—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Constructive Insurance, LLC, Constructive Loans, LLC, Constructive Renovations, LLC, Got Properties Real Estate Services LLC, and Title Clearing & Escrow, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with which we may share include mortgage companies, 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 loan originators, who may be able to help you lower your interest rate or your monthly payment, and other financial institutions.

Other important information	
<p>Do Not Call Policy. This notice is the Fay Servicing Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Fay Servicing associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fay Servicing will be placed on the Fay Servicing Do Not Call list and will not be called in any future campaigns, including those of Fay Servicing affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada residents only. 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 To limit direct marketing contact 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. Fay Servicing, P.O. Box 220720, Chicago, IL 60622; Phone number- 1.800.495.7166.</p>	
<p>Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize to make those disclosures.</p>	
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of Fay Servicing, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p>	
<p>Property Located in Texas: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201 Austin, TX 78705. A toll-free consumer hotline is available at 1-877-276-5550.</p> <p>A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.</p>	
<p>For Insurance Customers: The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. To see your Information, write Privacy Department: P.O. Box 809441 Chicago, IL 60680-9441. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p>	

Fay Servicing U.S. legal entities	
Fay Servicing U.S. legal entities that utilize the names: Fay Servicing, LLC; Fay Financial, LLC; Fay Management, LLC, and Fay Investments, LLC.	