

FACTS

WHAT DOES SELECT PORTFOLIO SERVICING, INC. 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.
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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 and payment history ▪ credit history and credit scores
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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 Select Portfolio Servicing, Inc. ("SPS") chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does SPS 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	Yes
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	Yes (but only through joint marketing agreements)	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> 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 limit our sharing at any time by mailing in this form or writing to us at the following address: Select Portfolio Servicing, Inc. PO Box 65769 Salt Lake City, UT 84165-0769.</p>
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Questions?	Call (800) 258-8602
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Select Portfolio Servicing, Inc.
P.O. Box 65769
Salt Lake City, UT 84165-0769

Loan Number:

Mail-in Form

Mark any/all that you want to limit:

- Do not share my personal information with other institutions to jointly market to me.
- 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 share my personal information with nonaffiliates to market their products and services to me.

What we do	
How does SPS 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. Our computer safeguards include secure email, data encryption and network firewalls.
How does SPS collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ pay your bills or give us your income information ▪ provide employment information or give us your wage statements ▪ give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing information about your creditworthiness with our affiliates for their everyday business purposes ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as DLJ Mortgage Capital Inc., Residential RealEstate Review, Inc., Mountain West Realty Corp., and Pelatis Insurance Agency Corp.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Except for joint marketing agreements, SPS does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include mortgage lenders.</i>

Other Important Information
<p>For Vermont Members/Customers:</p> <p>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 us to make those disclosures. Additional information concerning our privacy policies can be found at www.spservicing.com or call (800) 258-8602.</p>

Please place in the envelope provided and mail to:
(PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS)

SELECT PORTFOLIO SERVICING, INC.
P.O. BOX 65769
SALT LAKE CITY, UT 84165-0769



FEE SCHEDULE

The following is a list of fees and charges that, subject to applicable law, or the documents evidencing your loan, may be imposed in connection with the servicing of your loan. Please note that the fees listed below are subject to change from time to time.

Fee	Amount	Description
Late Fee	Refer to loan documents	Fee charged for failure to make a regular monthly payment on time. State law may dictate the fee amount.
NSF or Dishonored Check Fee	Up to \$25.00	Fee charged when a payment by check is returned as not paid by your bank because of insufficient funds in the checking account.
Interest on Advance	Generally, calculated at the interest rate under the note.	Interest that we may be permitted to charge under the loan documents for amounts that we may be required to pay on your behalf, for example, taxes, insurance and foreclosure-related costs and expenses.
Prepayment Fee	Please refer to loan documents	Your loan documents may require you to pay an additional fee if you pay off your loan early.
Property Inspection	\$9.60 - \$19.99	Fee charged if you are in default and we cannot make contact with you to determine the condition of the property.
Broker Price Opinion (BPO)	\$89.00 - \$195.00	Fee charged for determining the value and condition of the property when loan payments are past due.
Appraisal Fees	\$195.00 - \$450.00	Fee charged for appraisal used to determine the value and condition of the property.
Recording Fee	Based on county/town schedule	Fee charged by the relevant county/town for recording the release/satisfaction.
Release Fee	Up to \$45.00	Fee paid to a third party charged at payoff for preparing the release of mortgage.
Foreclosure Attorney Fees and Costs	This fee and cost will vary	Fees and costs associated with protection of collateral. Foreclosure attorney fees and costs will vary by filing type and are limited to the actual fees and costs.
Bankruptcy Attorney Fees and Costs	This fee and cost will vary	Fees and costs associated with preserving obligation. Bankruptcy attorney fees and costs will vary by bankruptcy Chapter type and are limited to actual fees and costs.
Property Preservation Costs	This fee will vary	Fees required to preserve the property. Will vary according to each situation and required expenses.

The fees shown below will be imposed for services that you request. You will be asked to agree to pay these charges at the time you request the service.

Fee	Amount	Description
Check by Phone	Up to \$15.00	Fee charged for making a payment by phone or internet. (Also known as EZ Pay)
Express Mail Fee	Actual Charge Incurred	Actual charge from delivery service provider (such as UPS or FedEx) for expedited delivery of documents.

This Fee Schedule does not contain all fees that may be charged for services rendered. Please note that Select Portfolio Servicing, Inc. may utilize an affiliated company to perform services related to your loan account and that Select Portfolio Servicing, Inc. and/or the affiliated company may receive financial benefit as a result of such relationship.