

FACTS**WHAT DOES BAYVIEW DO WITH YOUR PERSONAL INFORMATION?****PRIVACY NOTICE / OPT OUT MAIL-IN FORM**

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 and payment history ○ 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 Bayview chooses to share; and whether you can limit this sharing.									
Reasons we can share your personal information	Does Bayview 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								
<i>*We do not share personal information in connection with the collection of a debt, except as permitted by law.</i>										
To limit our sharing	<p>Mark any/all you want to limit, provide us your account information below, and mail back this form to:</p> <p>Bayview Loan Servicing, LLC Attention: Customer Support 4425 Ponce de Leon Boulevard, Fifth Floor Coral Gables, Florida 33146</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p> <table border="1"> <tr> <td>Name</td> <td>«Borrower_1»</td> </tr> <tr> <td>Address</td> <td>«Mail_Addr_1» «Mail_Addr_2»</td> </tr> <tr> <td>City, State, Zip</td> <td>«Mail_City», «Mail_State» «Mail_Zip»</td> </tr> <tr> <td>Account #</td> <td>«Loan_ID»</td> </tr> </table> <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. However, you can contact us at any time to limit our sharing.</p> <p>Questions? Call 1.855.813.6597 or go to www.bayviewloanservicing.com</p>		Name	«Borrower_1»	Address	«Mail_Addr_1» «Mail_Addr_2»	City, State, Zip	«Mail_City», «Mail_State» «Mail_Zip»	Account #	«Loan_ID»
Name	«Borrower_1»									
Address	«Mail_Addr_1» «Mail_Addr_2»									
City, State, Zip	«Mail_City», «Mail_State» «Mail_Zip»									
Account #	«Loan_ID»									

Who we are	
Who is providing this notice?	Bayview Asset Management, LLC, Bayview Loan Servicing, LLC and Bayview Financial Holdings, L.P.
What we do	
How does Bayview 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 Bayview collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • pay your bills or apply for a loan • give us your income information or provide employment information • 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"> • sharing for affiliates' everyday 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with a Bayview name; financial companies such as Bayview Lending Group, LLC; and nonfinancial companies such as IB Property Holdings, LLC.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Non-affiliates we share with can include mortgage companies, banks, insurance companies and nonprofit organizations.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.</i>
Other important information	
<p>You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.</p> <p>We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.</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 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.</p> <p>Restrict Nonpublic Personal Information Shared with Bayview 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.</p> <p>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.</p> <p>For Vermont Members/Customers: 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.bayviewloanservicing.com or call 1.855.813.6597.</p> <p>Special Notice for Nevada Residents: 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; e-mail BCPINFO@ag.state.nv.us.</p> <p>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.</p>	