

Correspondent One Investor, LLC and its affiliates including Correspondent One, S.A., Correspondent One S.a.r.l. and Correspondent One, Inc (collectively) recognizes the importance of maintaining the privacy and accuracy of its customers' information. Correspondent One provides its written Privacy Policy and Opt-Out Notices annually in accordance with federal and state law requirements.

## **Privacy Statement**

### **Important Information About Your Financial Privacy Rights**

Protecting the privacy of your non-public, personal customer information is very important to us. This Privacy Statement is provided to you to help you understand what information we collect about you, how we protect your information internally, how your information is shared with certain affiliates and non-affiliated third parties, and how your choices regarding the use of your personal information are applied.

### **Collecting Information About You**

We collect information about you from a variety of sources, including:

- Other general information we collect about you not related to a request for a particular financial product or service (such as demographic information);
- Information you give us on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information from others such as consumer reporting agency, real estate appraisers, and employers.

### **Keeping Your Information Secure**

We restrict access to your information to those employees and affiliates who need the information to provide products or services to you or to otherwise perform their job functions. Our information security policies govern access to information, retention of information and protection of information. We maintain physical, technological and procedural safeguards that comply with federal standards to guard your information.

We may disclose information about you to our affiliates to provide you with information about additional products and services. We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law.

### **Maintaining Accurate Information About You**

At Correspondent One, we strive to keep your information complete and accurate. However, we encourage you to review such information as you deem appropriate and to notify us if you believe that your information is incorrect. If you ever find that your information is inaccurate, please write to us at the address listed in the Seller Guide so that we can correct any erroneous information and update your records accordingly.

### **Sharing Information Within Correspondent One**

In order to serve you more efficiently and to inform you of available products and services, we may share your information as permitted by law with affiliated companies that are related to Correspondent One by common control or ownership.

In the course of our business, we maintain information about our customers primarily to enable customers to transact with us and to satisfy regulatory requirements. We believe many customers appreciate receiving offerings of products and services that may be useful to them from time to time. Accordingly, we may share information about you in accordance with the law to meet certain business transactions as applicable and as instructed by you.

### **Sharing Information Outside of Correspondent One**

In order to offer products and services that may be of interest to you and unless otherwise directed by you, we may disclose your information to non-affiliated third parties including:

- Financial service providers (such as mortgage companies, banks, insurance companies, fulfillment providers or companies offering financial products or services), and
- Non-financial companies (such as technology service providers or marketing companies).

As permitted by law, we may disclose information about you to companies that perform other services on our behalf. In addition, we may disclose information, as required by law, to administer, effect and enforce certain business transactions. We provide only the information that is necessary for the third party to perform these services. When we share your information, we take measures to restrict these third parties to use the information about you only as necessary to perform the services for us and to treat the information with the same degree of confidentiality as our own.

### **Sharing Information for Marketing Purposes**

In order to offer products and services that may be of interest to you, we may disclose your information to non-affiliated third parties with whom we have a marketing or similar agreement including:

- Financial service providers (such as mortgage companies, banks, insurance companies or companies offering financial products or services), and
- Non-financial companies (such as technology service providers or marketing companies).

These nonaffiliated third parties may market products and services of Correspondent One or products and services marketed jointly by Correspondent One and other third parties. In any of these arrangements, we take measures to contractually restrict usage of your information to the extent necessary to perform the services and as required under applicable laws.

### **Respecting Your Choices**

Correspondent One respects your privacy and honors your choices regarding your information. If you want us to continue sharing your information as permitted by law, it is not necessary to return the attached below Election Form. If you want to limit the sharing of your information, you have the following choices to consider:

**Choice #1:** If you **DO NOT** want us to share your information with non-affiliates, except as otherwise permitted by law.

**Choice #2:** If you **DO NOT** want us to share your information with our affiliated companies, except as otherwise permitted by law.

### **Election Form**

#### **Instructions:**

Please indicate your choice and mail this form to:

Correspondent One Investor, LLC  
Attn: Marketing Department  
c/o Correspondent One, Inc.  
2002 Summit Blvd, 6th Floor,  
Atlanta, GA 30319-1560

Seller Approval Number: \_\_\_\_\_

- **Choice #1:** I **DO NOT** want my personal information shared among parties that are not affiliated with Correspondent One, except as otherwise required or permitted by law.

- **Choice #2: I DO NOT** want my personal information shared with parties affiliated with Correspondent One, except as otherwise required or permitted by law.

I understand that Correspondent One is permitted to share certain information with its affiliates to transact certain business initiated by me as explained herein regardless of my elections and that my choices will remain in effect until renewed, revoked and/ or changed by me.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

*Please allow at least 4 to 6 weeks for processing your request as effective.*

**For Joint Account Holders:** Correspondent One will implement a single opt-out direction by any one joint account holder identified above as applying to all of the associated joint holders.

### **Honoring Your Choices for the Use of Your Personal Information**

Your choices indicated on the enclosed opt-out election form will apply to all products and services provided to you by Correspondent One assuming that you follow the instructions set forth and you include all of the requested information necessary to process your choices on the form. If you have already submitted an opt out election form to us, you do not need to send it again unless you want to change or update your choices. If you have not submitted an opt-out election form, please complete the enclosed opt-out election form and send it back to us within thirty (30) days of your receipt of this notice so that we can process your request promptly.

The effective date of this policy statement is January 12<sup>th</sup>, 2012, which indicates the last time this policy was revised or materially changed. We retain the right to change the privacy policy statement at any time. Therefore, please note that you may obtain a current copy of our Privacy Statement at any time at [www.correspondentone.com.com](http://www.correspondentone.com.com) or by writing to us at:

Correspondent One Investor, LLC  
Attn: Marketing Department  
2002 Summit Blvd, 6th Floor,  
Atlanta, GA 30319-1560

As you maintain a customer relationship with us, we will provide our most recent Privacy Statement to you at least annually.

### **Important Information for Customers in Vermont**

The information sharing practices described above are in accordance with Federal law. Vermont law places additional limits on sharing information about customers who are residents of Vermont. In accordance with Vermont law, Correspondent One will not share any information about you except with your prior authorization or as permitted by law.

### **Important Information for Customers in California**

The information sharing practices described above are in accordance with Federal law. California law places additional limits on sharing information about customers who are residents of California. In accordance with California law, Correspondent One will not share any information about you except with your prior authorization or as permitted by law. A separate notice is provided to all customers who are residents of California.

### **LINKS**

Correspondent One refutes any risk whatsoever for any links contained in this website to third party websites. The Seller is liable for any products, services, information, materials, reports of any third party website linked to the Correspondent One website. By creating a link to a third party website, Correspondent One does not endorse any products or services offered or information contained at the website. Correspondent One is not liable for any failure of products or services offered or advertised at

those websites. Correspondent One may remove any third party link at any time. A third party may have a different privacy policy than that of Correspondent One. The third party website may provide less security than the Correspondent One website. If you decide to visit a third party web site linked to the Correspondent One Website site, you do so at your own risk.