

**FACTS****WHAT DOES CITADEL SERVICING CORPORATION  
DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	<p>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 <b>CITADEL SERVICING CORPORATION</b> chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does CITADEL SERVICING CORPORATION share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes -</b> to offer our products and services to you	NO	WE DO NOT SHARE
<b>For joint marketing with other financial companies</b>	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	NO	WE DO NOT SHARE
<b>For our affiliates to market to you</b>	NO	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

<b>Questions?</b>	Call (949)900-6630 or go to <b>WWW.CITADELSERVICING.COM</b>
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Who we are	
Who is providing this notice?	<b>CITADEL SERVICING CORPORATION</b>

What we do	
How does <b>CITADEL SERVICING CORPORATION</b> 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 <b>CITADEL SERVICING CORPORATION</b> collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Give us your income information or Give us your wage statement</li> <li>▪ Provide employment information or Give us your employment history</li> <li>▪ Provide your mortgage information</li> </ul> <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"> <li>▪ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <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>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Citadel Servicing Company has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Citadel Servicing Company does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Citadel Servicing Company does not jointly market.</i></li> </ul>

Other important information
<p>Vermont: 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.</p> <p>Additional information concerning our privacy policies can be found at <a href="http://www.citadelservicing.com">www.citadelservicing.com</a> or call 949-900-6630.</p>