



FACTS	WHAT DOES DITECH FINANCIAL LLC (“Ditech”) 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.	
What?	The types of personal information we collect and share depend on the product or service you have with us and can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and mortgage rates and payments 	
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 Ditech chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Ditech 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 credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Visit us online: https://www.ditech.com/privacy <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 contact us at any time to limit our sharing by calling 1-800-643-0202..</p>	
Questions?	Call toll free 1-800-643-0202 or go to http://www.ditech.com/contact.html	

Who we are	
Who is providing this notice?	Ditech Financial LLC
What we do	
How does Ditech protect my 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 security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only.
How does Ditech collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Provide employment information or give us your employment history • 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 sharing only</p> <ul style="list-style-type: none"> • Affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as Green Tree Credit LLC; Green Tree Loan Company; Green Tree Insurance Agency, Inc.; Green Tree Agency, Inc.; Green Tree Insurance Agency of Nevada, Inc.; Green Tree Insurance Agency Reinsurance Limited; Green Tree Investment Holdings III LLC; Green Tree Investment Holdings II LLC; Reverse Mortgage Solutions, Inc.; and Walter Investment Management Corp.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include providers of financial services or insurance, such as mortgage bankers or insurance companies and agents and non-financial companies such as retailers, direct marketing companies or contractors.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include providers of financial services or insurance, such as mortgage bankers or insurance companies and agents; and non-financial companies, such as retailers, direct marketers or contractors.</i>
Other important information	
<p>Alaska residents: The information that you provide to us will not be shared, except as required or permitted by law, unless you complete the information and sign the attached Addendum.</p> <p>Texas residents: See attached Addendum.</p>	

Addendum

For Alaska residents:

By completing the information and signing below, I authorize Ditech Financial LLC ("ditech") to disclose records and/or information in my mortgage account (or our mortgage account, if I hold this account jointly with someone else) to nonaffiliates. Ditech may consider this as my written authorization under Alaska Statutes Section 06.01.028(a)(1), as amended from time to time, to disclose such records and/or information. Nothing in this authorization requires ditech to disclose such records and/or information, and I understand that I may revoke my authorization at any time by calling 1-800-643-0202. .

Ditech will maintain a copy of this election and it will be available upon request. I understand that no response is necessary if I do not want ditech to share my personal information with third parties.

Print Name – _____

Sign Name – _____

Date – _____

Account Number – _____

Address – _____

Please note that if you do not provide your name and account information, we will not be able to locate your account.

This form may be mailed to:

Ditech Financial LLC
 Privacy Department
 PO Box 6172
 Rapid City, SD 57709-6172

Please keep a copy of this Addendum for your records.

For Texas Residents Only:

For questions or complaints about this loan, contact Ditech Financial LLC at 1-800-643-0202 or <http://www.ditech.com/contact.html> . The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.