

FACTS	WHAT DOES DITECH FINANCIAL LLC (“Ditech”) 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>	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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and mortgage rates and payments</li> </ul>	
<b>How?</b>	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?
<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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your credit worthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Visit us online: <a href="https://www.ditech.com/privacy">https://www.ditech.com/privacy</a></li> </ul> <p><b>Please note:</b></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>	
<b>Questions?</b>	Call toll free 1-800-643-0202 or go to <a href="http://www.ditech.com/contact.html">http://www.ditech.com/contact.html</a>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Ditech Financial LLC</b>
<b>What we do</b>	
<b>How does Ditech protect my information?</b>	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.
<b>How does Ditech collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</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>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit sharing only</p> <ul style="list-style-type: none"> <li>• Affiliates' everyday business purposes – information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <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></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <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></li> </ul>
<b>Joint marketing</b>	<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"> <li>• <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></li> </ul>
<b>Other important information</b>	
<p><b>For Vermont Members/Customers.</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Additional information concerning our privacy policies can be found on the attached Vermont Privacy Notice and at <a href="http://www.ditech.com/contact.html">http://www.ditech.com/contact.html</a> or call 1-800-643-0202.</li> </ul>	

## Vermont Privacy Notice

### Information Ditech Collects About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

### Information Ditech Shares About You

We may disclose all of the information that we collect, as described above. When you are no longer our customer, we may continue to share your information as described in this notice.

### Third Parties with Whom Ditech Shares Information About You

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage lenders, mortgage brokers, and title companies; and
- Non-financial companies, such as retailers, direct marketing companies or contractors.

We may also disclose nonpublic personal information about you to third parties as permitted by law.

### Service Providers with Whom Ditech Shares Information About You

We may disclose all of the information that we collect, as described above to companies that perform services on our behalf.

### Your Opt-In Rights

We will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may complete, sign and mail to us the form on the following page.

### How Ditech Protects Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

## Vermont Opt-In Authorization

By completing the information and signing below, I authorize Ditech Financial LLC (“Ditech”) to disclose my nonpublic person information to affiliates and nonaffiliated third parties. Ditech may consider this as my written authorization under Vermont law for such disclosure. Nothing in this authorization requires ditech to disclose such nonpublic person information. If I have a joint account, this authorization applies to the disclosure of only my nonpublic personal information.

I understand that this authorization will remain in effect until I subsequently revoke or modify it. I also understand that **I may revoke my authorization at any time by calling 1-800-643-0202.**

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 authorization for your records.