



# Privacy Policy

## OUR PLEDGE TO YOU

Evergreen Note Servicing ("Evergreen") knows you expect privacy and security for your nonpublic personal information. We respect your privacy and are committed to treating your information responsibly.

## INFORMATION WE COLLECT ABOUT YOU

In order to perform the services you have requested, we may ask you to provide us with certain information, such as:

- Social Security Number or Tax Identification Number (TIN)
- Banking Information
- Home Address
- Asset and Liability Information
- Account Information and Balances

We may collect this information from you over the telephone, via the internet, via e-mail or by asking you to complete a Sign-Up Agreement and/or other related documents. We also may receive information about you from a non-affiliated third party that provided services to you prior to Evergreen.

## HOW WE SHARE INFORMATION

The information we collect about you may be shared with other third parties, on a need-to-know basis, to perform the services authorized by the Sign-Up Agreements, servicing instructions or other legally binding document(s), and to help you manage your accounts. To the extent we use any third parties to assist us in providing services to you and those services require us to disclose any of your nonpublic personal information, we will require the third party service provider to execute an agreement to protect the confidentiality of your information to the same extent set forth herein. The third parties, with whom we may share your information, include:

- Members of the Evergreen family of companies (affiliated companies)
- Your bank or financial institution
- Evergreen's bank or financial institution
- Other non-affiliated third parties that may assist us in providing services to you or that may help us with our business operations
- Other non-affiliated third parties for predictive analysis intended to assist us in learning more about our customers and to assist us with our overall marketing efforts
- Other non-affiliated third parties with your consent or by your direction
- Other non-affiliated third parties as permitted by law

We may also share your information with law enforcement officials, government officials, or other third parties when (1) we are compelled to do so by a subpoena, court order or similar legal process; (2) we are required to comply with the law; and/or (3) we believe in good faith that the disclosure of your information is necessary to prevent physical harm or financial loss or to report suspected illegal activity.

For the purpose of marketing analysis, we may use portions of your information for internal statistical reporting on our client base. This type of analysis would not reveal any information that would identify you personally.

## HOW WE PROTECT INFORMATION

We maintain the highest standards of physical, electronic, and procedural safeguards to protect your nonpublic personal information. We restrict access to non-public information about you to employees who need the information in order to provide quality services to you or on your behalf.

## SPECIAL NOTICE FOR CALIFORNIA RESIDENTS

We will not disclose information we collect about California residents to non-affiliated third parties, except as follows:

- With the authorization or consent of the California resident;
- The service the resident's account; or
- As permitted by law.

## SPECIAL NOTICE FOR VERMONT RESIDENTS

In accordance with Vermont law, we will not disclose information we collect about Vermont residents to unaffiliated companies and will not disclose application and third-party credit-related information about Vermont residents to our affiliated companies except as follows:

- With the authorization or consent of the Vermont resident;
- To companies that perform marketing or other services on our behalf;
- Name, contact and transaction and experience information (such as account balance and payment history) to other companies with which we have joint marketing or servicing agreements; or
- As permitted by law.

## FORMER CUSTOMERS

We do not share information about our former customers with companies outside our organization except as permitted by law.

## CHANGES TO THIS PRIVACY POLICY

We may amend our Privacy Policy at any time. We will provide current customers with a revised disclosure that describes the new practices as required by law.

## YOUR RIGHT TO OPT-OUT OF DISCLOSURES TO NON-AFFILIATED THIRD PARTIES

If you prefer that Evergreen not share your nonpublic personal information with non-affiliated third parties, you may choose to opt-out (or ask us not to share information) at any times, although we may still disclose your information as permitted by law. To opt-out, simply notify us by calling our Customer Service Department at (866) 358-6683 or by writing to us at Evergreen, Customer Service Department, 1016 57<sup>th</sup> St E, Suite 100, Sumner, WA 98390. Please include your account information. Your opt-out request will become effective as soon as reasonably practicable after we receive it.

## HOW TO CONTACT US ABOUT YOUR PRIVACY QUESTIONS

We appreciate your business and want you to understand our commitment to maintaining the privacy of your nonpublic personal information, as expressed in this Privacy Policy. Our Privacy Policy applies only to individual consumers. If you have questions about this Privacy Policy please write to our Customer Service Department at 1016 57<sup>th</sup> St E, Suite 100, Sumner, WA 98390 or call our Customer Service Department at (866) 358-6683.