



## **Ditech Privacy Statement**

Ditech Financial LLC (“ditech”) recognizes the importance of your privacy and protecting your Personal Information while you are visiting our websites. It is our goal to provide our customers with the opportunity to access and use our products and services in a secure environment.

### **WE RECOGNIZE YOUR EXPECTATION OF PRIVACY**

We understand that you expect us to maintain proper safeguards to protect your confidential information, and we recognize the need for security in the protection of your privacy. Thus, we have established policies and procedures to prevent misuse of your information.

### **WE COLLECT, USE, AND RETAIN INFORMATION ABOUT YOU ONLY FOR LEGITIMATE BUSINESS PURPOSES**

We gather, use and keep information about you only if required by law, or we believe that the information is necessary to administer our business, and/or to serve your interests by providing you with products, services, and other opportunities. Your information is processed through secured servers certified as such by Entrust (an independent Internet security company). We retain any e-mail you send us only until such time as your question has been answered to your satisfaction.

"Cookies" are small files that are stored on your computer. They contain website addresses and codes that your browser sends to websites every time you visit them. We may send cookies to your computer to enhance your online experience, primarily by allowing us to recognize you as a customer or previous visitor and to store your personal preferences.

We may also use remarketing ads displayed through third-party vendors such as Google to reach users, based on their past interactions with us. Third-party vendors use cookies to serve ads based on someone’s previous visits to our website. To opt out of Google’s use of cookies for remarketing purposes, you can visit Google’s Ads Preference Manager. Alternatively, to opt out of the use of other third-party vendor’s use of cookies visit the Network Advertising Initiative Opt-Out Page.

"Web beacons" are small graphics images (usually invisible) embedded in web pages or e-mails. We may use web beacons (1) on our websites to track website use (for example, to note how long a webpage was viewed) and (2) when we send you HTML e-mails (for example, to let us know if you received and/or opened the e-mail).

Although cookies and web beacons do not store personally identifiable information, if you choose to provide personally identifiable information through our website, that information can be linked to the technical information stored in cookies and web beacons. You may set your browser to reject cookies from us and/or any other website. In addition, you may set your browser to display HTML e-mails as text only, which may prevent the use of some web beacons. (Note that some areas of our website may be accessed, now or in the future, only in conjunction with cookies or web beacons; thus, disabling cookies or web beacons might prevent you from accessing content in those areas.) Please consult the "Help" section of your browser for more information.

Your ongoing use of our website constitutes your acceptance of our Privacy Policy and your acknowledgment of our described use of cookies and web beacons.

## **WE MAINTAIN ACCURATE INFORMATION**

We have procedures in place for maintaining and updating information about our customers in accordance with commercial standards. We provide 800 numbers on all applications and other financial documents used by those visiting our websites, for your convenience. If at any time you would like to change information you have provided to us on-line, please telephone the number provided on the form or write to us at the address provided to you on the form you sent to us on-line.

## **WE HAVE POLICIES AND PROCEDURES LIMITING EMPLOYEE ACCESS TO YOUR PERSONAL INFORMATION**

We maintain procedures and security levels to limit employee access to your personally identifiable information to those employees with a business reason for knowing such information. Our employees are trained on customer confidentiality and privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

## **WE MAINTAIN SECURITY PROCEDURES TO PROTECT YOUR PERSONAL INFORMATION**

We maintain appropriate security standards and procedures to protect your personal information from unauthorized access. We periodically upgrade and test these security procedures and safeguards.

## **WE RESTRICT THE DISCLOSURE OF ACCOUNT INFORMATION**

We do not reveal specific information about you or your account(s) or other personally identifiable data outside of the Ditech family unless (1) the information is provided to help complete a transaction initiated by you; (2) you request it; (3) the disclosure is required or allowed by law; or (4) you have been informed about the possibility of such disclosure for marketing or similar purposes and we have given you the opportunity to decline.

## **WE MAINTAIN YOUR PRIVACY IN BUSINESS RELATIONSHIPS WITH THIRD PARTIES**

We do not sell Personal Information to third parties. However, sometimes it is necessary to provide your personally identifiable information to third parties such as vendors or service companies that we hire to assist us in the preparation and handling of your account.

## **WE DISCLOSE OUR PRIVACY COMMITMENT TO OUR CUSTOMERS**

We want our customers to understand our commitment to privacy issues and our use of confidential customer information. Furthermore, we want our customers to feel confident that their privacy is protected. Our customers may obtain a copy of this policy by calling our Customer Service Center (1-855-703-8140) or by writing to our Customer Service Center.

Customer Service Center - Privacy Policy Request  
1100 Virginia Drive, Suite 100  
Fort Washington, PA 19034