

<b>FACTS</b>	<b>WHAT DOES RUSHMORE LOAN MANAGEMENT SERVICES, ON BEHALF OF ITSELF AND THE OWNER OF YOUR LOAN, DO WITH YOUR PERSONAL INFORMATION?</b>
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<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.
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<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 numbers and income</li> <li>• Account balances and payment history</li> <li>• <u>Credit history and credit scores</u></li> </ul>
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<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 Rushmore Loan Management Services, on behalf of itself and the owner of your loan, chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Rushmore Loan Management Services 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	No	We don’t share
For our affiliates’ everyday business purposes — information about your creditworthiness	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

<b>Questions?</b>	Call 888-504-6700 or go to <a href="http://www.rushmorelm.com">www.rushmorelm.com</a>
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<b>Who we are</b>	
Who is providing this notice?	Rushmore Loan Management Services, on behalf of itself and the owner of your loan.
<b>What we do</b>	
How does Rushmore Loan Management Services 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. We restrict access to nonpublic personal information about you to those persons who need to know that information to manage your account or provide products or services to you, as permitted under applicable law. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard your nonpublic personal information.
How does Rushmore Loan Management Services collect my personal information?	We collect your personal information from a variety of sources, including <ul style="list-style-type: none"> <li>• Information you provide us in connection with your account</li> <li>• Information about your account, including balances and payment history</li> <li>• Information we receive from outside sources, such as consumer credit reporting agencies.</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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, unless such nonaffiliates are parties to Joint Marketing Agreements with us</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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Rushmore Loan Management Services does not share with our affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Rushmore Loan Management Services does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing Agreement	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include mortgage companies and other companies that we believe may help you to improve your credit rating, manage your debts or refinance your loan.</li> </ul>

## Other important information

**Do Not Call Policy.** This notice is the Rushmore Loan Management Services Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. Rushmore Loan Management Services employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Rushmore Loan Management Services will be placed on the Rushmore Loan Management Services Do Not Call list and will not be called in any future campaigns, including those of affiliates.

**Call Monitoring and Recording.** If you communicate with us by telephone, we may monitor or record the call.

**Nevada Residents.** If you are a resident of Nevada, we are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the *To limit direct marketing contact* section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; email: BCPINFO@ag.state.nv.us. Rushmore Loan Management Services P.O. Box, Irvine, CA 52262; 888.504.6700.

**California Residents.** If you are a resident of California, you are permitted to limit our disclosure of your non-public personal information to non-affiliated financial institutions with which we have a joint marketing agreement. You may request that we not share your non-public personal information with these third parties by (1) completing, signing and returning to us the attached form entitled “Important Privacy Choices for Consumers” or (2) notifying us using one of the methods set forth in the “Important Privacy Choices for Consumers.” Except as set forth above, Rushmore Loan Management Services will not share your non-public personal information with other unaffiliated third parties.

**Vermont Residents.** If you are a resident of Vermont, as stated above, Rushmore Loan Management Services will not disclose personal information that we collect about you to nonaffiliated third parties except to enable them to provide marketing services on our behalf, to perform joint marketing agreements with other financial institutions, or as required or permitted by law or applicable regulatory or industry standards or practices. To the extent we enter into such joint marketing agreements with other financial institutions, we will only provide those institutions with your name, contact information, and information about our transactions and experiences with you.