

FACTS	WHAT DOES ONITY GROUP INC. 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 the information that can be shared. 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?	<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"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and transaction history 	
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 Onity Group Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Onity Group Inc. 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	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 877.772.9065 - our menu will prompt you through your choices ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing 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. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 1-800-449-8767	

Who we are	
Who is providing this notice?	Onity Group Inc., of which PHH Mortgage Corporation is a subsidiary for. Legal entities that utilize the names: Onity Group, Liberty Home Equity Solutions, Litton Loan Servicing, Homeward Residential, PHH Mortgage Corporation, or PHH Mortgage Corp. dba PHH Mortgage Services, PHH Mortgage Corporation dba Liberty Reverse Mortgage.
What we do	
How does Onity Group Inc. protect my personal	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.
How does Onity Group Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Pay your bills or provide your mortgage information ▪ Give us your contact information or provide employment information ▪ Give us your income 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 only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <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.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with an Onity, Liberty Home Equity Solutions, Litton Loan Servicing, Homeward Residential, or PHH Mortgage name; financial companies such as mortgage companies; and nonfinancial companies, such as technology service providers or direct marketers.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include financial service providers (such as consumer banks, insurance companies and agencies or companies offering financial and credit products or services); or nonfinancial companies (such as technology, legal, health, home-related, media and communications service providers, education/training, entertainment, transportation, automotive and marketing companies, discount and membership programs, retailers, utilities, or employment resources).</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial service providers (such as mortgage lenders, credit card companies, insurance companies, companies offering financial and credit products or services or non-profit financial and housing counseling organizations); or nonfinancial companies (such as technology, legal, health, home-related, media and communications service providers, education/training, entertainment, transportation, automotive and marketing companies, discount and membership programs, retailers, utilities, or employment resources).</i>

Other Important Information

New York Property Owners: As the mortgage servicer, we are registered with the New York Department of Financial Services. Complaints may be filed about us with the New York Department of Financial Services. Additional information may also be obtained from the New York Department of Financial Services by calling the Department's Consumer Help Unit at 800.342.3736 or by visiting the Department's website at www.dfs.ny.gov.

The actions of any vendors connected to the servicing of your account are the responsibility of PHH Mortgage, and all concerns should be sent to its attention at: 800.449.8767.

Residents of Nevada: We are providing this notice pursuant to Nevada state law. You may be placed on our internal Do Not Call List by contacting our customer service department via telephone at 1-800-449-8767 or via mail at PHH Mortgage Services

Attn: Research Mail Stop SV26 5720 Premier Park Drive West Palm Beach, FL 33407. You may also obtain further information by contacting the Bureau of Consumer Protection, Office of the Nevada Attorney General via mail at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; via telephone at 702.486.3132; or via email at BCPINFO@ag.state.nv.gov.

Residents of Vermont: 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. Additional information concerning our privacy policies can be found at [www.mortgagequestions.com] or call our customer service department at 1-800-449-8767.

Residents of California: In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account.

If you are a California resident and we share information with affiliates, or if we have entered into joint marketing agreements with nonaffiliated financial companies, we have separately mailed you a California Privacy Notice. If you do not want us to share your information with such companies, please let us know by simply calling the toll-free telephone number provided, completing the reply form contained in the California Privacy Notice and mailing it to the address provided or faxing it to the number provided. We will also limit sharing among our affiliates to the extent required by California law. If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice.

North Dakota Residents: We will not disclose information we collect about you to nonaffiliated third parties to market to you, other than as permitted by North Dakota law, unless you authorize us to make those disclosures. To opt-in, please complete the reply form contained in the North Dakota Opt-In Notice and mail it to the address provided. Additional information concerning our privacy policies can be found by calling 1-800-449-8767.

Texas Residents:

OTHER IMPORTANT INFORMATION

COMPLAINTS REGARDING THE SERVICING OF THE MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201 AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877.276.5550. A complaint form and instructions may be downloaded and printed from the Department's website at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Vermont

Consent to Share Non-Public Personal Information

We will not share non-public personal information about you, other than as is permitted by law, unless you provide your consent and authorize us to do so. You have the right to elect that we may share your nonpublic personal information to our business partners so that those business partners may market financial products or services which may be of interest to you. Your consent and authorization must be in writing and will be effective until revoked.

Categories of non-public information that may be shared include:

- name, address, social security number, assets, liabilities and income;
- loan balance, payment history and other loan account information;
- the appraised value, purchase price and other details about the property securing your loan; and
- your credit and employment history, credit score and other credit information.

Categories of non-affiliated third parties with whom your information may be shared include:

- financial service providers, such as insurance companies and agents, mortgage lenders, and other finance companies, banks and credit unions;
- non-financial companies, such as retailers and consumer products companies; and
- others, such as membership groups, non-profits and internet companies.

How to consent to and authorize certain information sharing:

If you wish to consent to and authorize us to share information about you, take the following steps:

1. Complete the information below:

Name _____

Address _____

Account Number _____ Social Security number _____

Customer Information to be disclosed: _____

2. Sign:

I hereby authorize and provide my consent for you to share non-public information about me with persons outside your affiliated family of companies.

Borrower 1 _____

Borrower 2 _____

Borrower 3 _____

Borrower 4 _____

Please send completed form to:

PHH Mortgage Services
Attn: Marketing Department
PO Box 24737
West Palm Beach, FL 33416-4737

How to revoke your consent:

You may, at any time, revoke your election to permit us to share your non-public personal information. To do so, please contact us at 1-800-449-8767.