

FACTS	WHAT DOES ONITY GROUP INC. 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 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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and income Account balances and payment history Credit history and transaction history	
<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 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
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 877.772.9065 - our menu will prompt you through your choices</li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> 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>	
<b>Questions?</b>	Call 1-800-449-8767.	

Who we are	
<b>Who is providing this notice?</b>	Onity Group Inc, and its subsidiaries, including Onity Mortgage f/k/a PHH Mortgage Corporation, and f/ka PHH Mortgage Corporation dba Liberty Reverse Mortgage ("Liberty", "LRM"), and PHH Assets Services, LLC.
What we do	
<b>How does Onity Group Inc. protect my personal</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.
<b>How does Onity Group Inc. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Pay your bills or provide your mortgage information</li> <li>▪ Give us your contact information or provide employment information</li> <li>▪ Give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</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>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies where Onity Group Inc. is the ultimate parent in the family of companies.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <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></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated 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 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></li> </ul>

## 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](http://www.dfs.ny.gov).

The actions of any vendors connected to the servicing of your account are the responsibility of Onity Mortgage Corporation f/k/a PHH Mortgage Corporation., 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 {Phone\_Number} or via mail at Onity Mortgage.

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](mailto: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](http://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