

**FACTS****WHAT DOES CITADEL SERVICING CORPORATION ("CSC") 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 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.	
<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: <ul style="list-style-type: none"> <li>▪ Social Security number, asset information and income</li> <li>▪ Account balances, transaction and payment history</li> <li>▪ Credit history and credit scores</li> </ul>	
<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 CSC chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does CSC share?</b>
	<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	<b>For our marketing purposes</b> — to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes
	<b>For our affiliates to market to you</b>	Yes
	<b>For nonaffiliates to market to you</b>	No
		Can you limit this sharing?
		No
		No
		No
		Yes
		Yes
		We do not share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 1-888-800-7661 <b>to limit our sharing</b></li> <li>• Talk to your assigned loan representative</li> <li>• Visit us online: <a href="https://citadelservicing.com/privacy-policy/">https://citadelservicing.com/privacy-policy/</a> or email <a href="mailto:marketing@acralending.com">marketing@acralending.com</a></li> </ul> <p><b>Please note:</b> If you are a <b>new</b> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <b>no longer</b> our customer, we continue to share your information as described in this notice. Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p> <p><b>However, you can contact use at any time to limit sharing.</b></p>	
<b>Questions</b>	Call 1-888-800-7661 or go to <a href="https://citadelservicing.com/privacy-policy/">https://citadelservicing.com/privacy-policy/</a>	

## Who we are

**Who is providing this notice?**

Citadel Servicing Corporation

## What we do

**How does CSC 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.

**How does CSC collect my personal information?**

We collect your personal information, for example, when you

- Apply for a loan
- Seek advice from us about a potential loan with us or sign an agreement with us
- Give us your employment, account, income, or other information
- Make payments, contact us, or give us your mortgage information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**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**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Acra Investor Loans LLC; Property Lender USA LLC*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include financial services companies such as mortgage companies, insurance companies, non-financial companies such as retailers, third-party vendors, and nonprofit groups.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include financial institutions, mortgage origination companies, title companies, retention companies and other lending institutions.*

## Other important information

**Notice to Vermont Residents:** Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

**Notice to Nevada Residents:** We are providing you this notice pursuant to Nevada 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; Citadel Servicing Corporation 25531 Commercentre Drive, Suite 160, Lake Forest, CA 92630; Phone: 1-888-800-7661 click on "contact us" at <https://citadelservicing.com/privacy-policy/>.

**Notice to California Residents:** Under California law, we will not share information we collect about you with companies outside of Citadel Servicing Corporation, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

**Notice to Oregon Residents:** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 1-866 814-9710 or visit <http://dfr.oregon.gov>.

**Do Not Call Policy.** This notice is the Citadel Servicing Corporation 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. Citadel Servicing Corporation employees receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Citadel Servicing Corporation will be placed on the Citadel Servicing Corporation Do Not Call list and will not be called in future campaigns, including those of Citadel Servicing Corporation affiliates.

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

**"Doing Business As" Name:** Citadel Servicing Corporation is also doing business as "Acra Lending" and this Privacy Notice applies to the privacy practices of Citadel Servicing Corporation standing alone and when doing business as Acra Lending.