

<b>FACTS</b>	<b>WHAT DOES CALIBER HOME LOANS, INC. 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.
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number, income and assets</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<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 Caliber Home Loans, Inc. chooses to share; and, whether you can limit this sharing.

Reasons we can share your personal information	Does Caliber Home Loans, Inc. share?	Can you limit this sharing?
<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	No
<b>For our marketing purposes-</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes-</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes-</b> Information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For our nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<p>Caliber will not share your information with nonaffiliates to market to you until 45 days after your loan closes. Once your loan closes, you may opt-out by calling (800) 248-8169 and following the prompts to opt-out.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 45 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. If your loan does not close, Caliber will not share your information with nonaffiliates to market to you.</p>
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<b>Questions?</b>	Call: (800) 401-6587 or go to <a href="http://www.caliberhomeloans.com/privacy-policy.aspx">www.caliberhomeloans.com/privacy-policy.aspx</a>
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Who we are	
Who is providing this notice?	Caliber Home Loans, Inc.
What we do	
How does Caliber Home Loans, Inc. protect my personal information?	<p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.</p>
How does Caliber Home Loans, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan</li> <li>• Show your driver’s license</li> <li>• Perform transactions with us</li> <li>• Give us your income information or provide employment information</li> <li>• Make mortgage payments or provide your mortgage information</li> </ul> <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"> <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 <i>Other important information</i> section for your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choice will apply to everyone on your account.</p> <p>If you have more than one account and you choose to opt out, you will need to do so for each account.</p>

Definitions	
<b>Affiliates</b>	<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 certain financial and non-financial companies with a common corporate ownership by Lone Star Fund entities.</i></li> </ul>
<b>Nonaffiliates</b>	<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 may include vendors of products and services that we believe may be of interest to you and financial services providers.</i></li> </ul>
<b>Joint marketing</b>	<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 may include financial services providers, realtors, builders and other residential real estate companies.</i></li> </ul>

Other important information	
<p>This Privacy Notice applies to financial products and services for consumer purposes that Caliber Home Loans, Inc. provides in the United States. We reserve the right to change the terms of this Privacy Notice at any time as permitted by law. The examples provided in this Privacy Notice are intended as illustrations and are not exclusive.</p>	
<p><b>California Residents:</b> You have additional rights to limit the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies with whom Caliber Home Loans, Inc. does business. California consumers may opt out of any such disclosure by completing, signing and returning the attached form entitled “Important Privacy Choices for California Consumers”.</p>	
<p><b>Vermont Residents:</b> Caliber Home Loans, Inc. will not share your nonpublic personal information with unaffiliated third parties, except as permitted by law, unless you provide your written consent or opt-in to the disclosure. You may opt-in and allow us to share your information by completing, signing and returning to us the attached form entitled “Important Privacy Choices for Consumers – Opt-In Consent”.</p>	