

PRIVACY NOTICE

FACTS	WHAT DOES CLEARSPRING LOAN SERVICES, INC. ("CLEARSPRING") 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 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.	
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 balance and payment history * Credit score and credit history * Employment information 	
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 ClearSpring chooses to share; and whether you can limit sharing.	
Reasons we may share your personal information	Does ClearSpring share?	Can you limit 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	Yes	No
For joint marketing with other 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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

What We Do	
How does ClearSpring protect my personal information?	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with federal law.
How does ClearSpring collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> * Submit applications or other forms * Pay your bills * Provide account, income, employment or mortgage information * Use our website <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 law and individual companies may give you additional rights to limit sharing.</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 non-financial.</p> <ul style="list-style-type: none"> * ClearSpring does not have any affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> * Affiliates we share with may include mortgage lenders, securities broker/dealers, tax preparers, financial advisors, insurance agents, retailers, direct marketers, and nonprofit organizations.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other Important Information	
California Residents: In accordance with California law, we will not share information we collect about you with companies outside of ClearSpring, unless the law allows. For example, we may share information with your consent, to service your account(s), or to provide rewards or benefits you are entitled to.	
Questions?	Call us at 1-866-660-5804 between the hours of 8:00AM - 7:00PM, Monday-Friday (CST) and 8:00AM - 12:00PM on Saturday (CST) or by writing to us at ClearSpring Loan Services, Inc., 18451 N. Dallas Parkway, Suite 100, Dallas, Texas 75287.