

Email Policy of Fay Mortgage Services, a Division of Fay Servicing, LLC

We offer various means of communication including Email, fax, telephone, standard mail, express mail, voice mail, and other means. To demonstrate our commitment to prompt and convenient communications, we have adopted the following terms and conditions, regarding Email, which are incorporated by reference into all Emails sent and received by our employees. Our communications with you by Email are conditioned upon your agreement to the following terms.

EMAIL IN GENERAL

Email is an effective means of communicating a message. However, due to its brief and informal nature, Email may not accurately represent the entire or final disposition of a matter between you and Fay Mortgage or of our official business. In most instances, communications on a particular matter are exchanged through multiple channels such as through Emails, faxes, voicemails, letters, telephone, and in person. Indeed, communications on a particular matter may be exchanged through multiple channels, all at the same time, such as when an Email responds to a voicemail, an Email follows-up a personal meeting with you, a voicemail responds to an Email, etc. Accordingly, Email, by itself, may not accurately reflect our complete communication or intent as to the subject matter referred to within the communication, nor constitute our official business record. All official matters should be subsequently confirmed in signed writings. Also, the mere receipt of an Email by us may not put us on notice, timely or otherwise, of the matters contained within that Email.

EMAILS ARE GENERALLY NOT FORMAL SIGNED WRITINGS; E-SIGN DISCLAIMER

Unless there is explicit and specific language and disclosures to the contrary, Emails from us do not contain or constitute an electronic signature, even if the sender's name appears in the Email. Email communications are not intended to be construed against us as an interest rate lock, an unconditional loan commitment, an unconditional loan approval, unconditional pre-qualification, unconditional pre-approval, or any other unconditional offer or agreement to lend. Such documents and agreements are generally sent to you in formal signed writings from us.

CONFIDENTIAL INFORMATION

Emails sent by our employees are confidential (and all attachments to such Emails are confidential) and are to be reviewed and/or disclosed to only the individual or entity to whom they are addressed and intended. If you received an Email in error or if it was improperly forwarded to you, the information contained in the Email should, at all times, remain confidential and such circumstances shall not authorize you to use or disclose the confidential information. Please notify the sender immediately by telephone or Email, and delete or destroy the original and any copies. Any unauthorized use, disclosure, reproduction, or distribution is strictly prohibited. Emails marked as "Confidential" contain confidential and/or proprietary information that is disclosed under the condition that you treat and maintain such information strictly in a confidential manner and in compliance with applicable privacy laws (including but not limited to the Gramm-Leach-Bliley Act) and that you ensure such information is not disclosed or used by others, except for the limited and confidential purpose for which it is being provided.

PRIVILEGED INFORMATION

Emails exchanged with or involving our Legal Department or Legal Representatives may contain privileged information subject to the attorney client privilege and/or the attorney work product privilege. Such privileged information shall not be waived if you receive an Email in error or if it was improperly forwarded to you. If you are not the intended recipient of privileged information, please notify the sender immediately by telephone or Email and delete or destroy the original and any copies. Any unauthorized use, disclosure, reproduction, or distribution of confidential or privileged information is strictly prohibited.

TIME SENSITIVE INSTRUCTIONS AND OFFICIAL MATTERS; FILTERS

Do not use Email to communicate time-sensitive instructions or official matters with us; they may not be received or reviewed by the appropriate employee in a timely manner. All Emails are processed through

various virus and spam filters which may delay or reject the delivery of an Email altogether. Urgent matters should be communicated in person directly with the person of concern via telephone and then confirmed in writing with the appropriate person via fax or Email. We reserve the right to block any Email source we deem inappropriate.

BUSINESS PURPOSES

Our Email facilities are to be used only for conducting business with us. Vendors, suppliers, clients and others receiving Email from our employees may not use our employees' Email address or contact information (or any other person's Email address appearing on or in our Email) for any purpose other than corresponding with us for lawful and legitimate business purposes relating to our business. The receipt of an Email is not our consent, nor our employee's consent, for you to use our employee's Email address or contact information for direct marketing purposes or for transfers of data to third-parties, and such use is strictly prohibited.

MONITORING OF COMMUNICATIONS

All Emails sent to or from our employees may be forwarded, monitored, and/or reviewed by others within our company other than the designated recipient/sender with or without notice to the designated recipient/sender. We may also record or monitor other forms of communications you have with us via the website, chat, Email, telephone or otherwise. By using such communication methods, you are consenting to the recording or monitoring of the same.

UNSECURED TRANSMISSIONS

You should be aware that regular Email is typically sent via the Internet which is an open network. General Email uses the Internet which is an open system and we cannot provide assurances that all Email transmissions (sent or received) are secure, error free, not corrupted, incomplete or virus free and/or that they won't be lost, misdelivered, destroyed, delayed, or intercepted/decrypted by others. Therefore, we advise against sending sensitive or personally identifiable information, over Email, and we disclaim all liability with regard to Emails (and the contents therein) if they are corrupted, lost, destroyed, delayed, incomplete, misdelivered, intercepted, decrypted or otherwise misappropriated by others.

VIRUSES

Computer viruses can be transmitted via Email through Email content, attachments to Emails and embedded links. Although our Emails are believed to be free of any virus or other defects that might affect computer systems in which they are received and opened, it is the recipient's responsibility to ensure that any Email they open is virus free. We are not responsible for any loss or damage arising in any way from the receipt, use, storage or transmission of our Emails. If we forward an Email or reply to a prior Email, the contents may have been produced by someone other than us or our employees for which we assume no liability whatsoever. **WE DISCLAIM ANY REPRESENTATION OR WARRANTY THAT OUR EMAILS ARE VIRUS FREE AND/OR ERROR FREE.** The use of Email to introduce any virus, malicious or disabling code, or to otherwise interfere with our Email transmissions, telecommunication, or computer networks is prohibited and against the law; violators will be prosecuted to the fullest extent of the law.

PROHIBITED EMAIL CONTENT

All of our employees are prohibited from using Email to make or send any type of menacing, defamatory, discriminatory, harassing, offensive or threatening statements/materials, or statement/materials that infringe the copyrights or legal rights of others in Email. Such communications are against our policy and outside the scope of our employees' employment. We do not accept any liability in respect of such communication, and the employee responsible will be personally liable for any damages or other liability arising. The use of our Email facilities for purposes of sending menacing, harassing, offensive or threatening messages to our employees is strictly prohibited and is unlawful; violators will be prosecuted to the fullest extent of the law. Use of our Email facilities for purposes of soliciting our employees to breach their employment agreements or to interfere with their employment status with our company is strictly prohibited.

ALL RIGHTS RESERVED; STATEMENTS ATTRIBUTABLE TO US

We reserve all rights as to our content in our Email and this Email policy statement. No part of our Email (or this policy statement) may be reproduced, published, or distributed in any manner without our express written permission. The only official publishable public statements that can be attributed to us are statements issued one of our senior officers.

NEGLIGENT MISSTATEMENT

We disclaim any and all responsibility, including responsibility based on negligence or negligent misstatement, for the accuracy, completeness, or reliability of data or information contained in or furnished through Email and we make no warranties, express or implied, with respect to such data or information.

IRS CIRCULAR 230 DISCLOSURE

We disclaim any U.S. federal tax advice contained in or furnished through Email (including any attachments). Any reliance upon such tax advice cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to any other party any transaction or matter that is addressed, contained in or furnished through Email (including any attachments).

GOVERNING LAW

In receiving and opening this Email, you agree that the Terms and Conditions stated herein shall apply to you and are incorporated by reference into our Email, and that any disputes pertaining to this Email shall be governed by and construed in accordance with the laws of the State of Illinois, without giving effect to any principles of conflicts of law. You agree that any action at law or in equity arising out of or relating to these Terms and Conditions may only be filed only in the state or federal courts located in Illinois.