

Ocwen Financial Corporation

Privacy Statement

Important Information About Your Financial Privacy Rights

Protecting the privacy of your non-public, personal customer information is very important to us. This Privacy Statement is provided to you to help you understand what information we collect about you, how we protect your information internally, how your information is shared with certain affiliates and non-affiliated third parties, and how your choices regarding the use of your personal information are applied.

This statement applies to current and former customers of Ocwen Financial Corporation and its affiliates (collectively referred to as "Ocwen"), including but not limited to:

Ocwen Business Solutions LLC	Funding America, LLC
Ocwen Business Solutions Private Limited	Global Servicing Solutions LLC
Ocwen Financial Solutions Private Limited	Investors Mortgage Insurance Holding Company
Ocwen Nonperforming Loans, LLC	Nationwide Credit, Inc
Ocwen Servicer Advance Receivables Company, Inc.	NCI Holdings, Inc.
Ocwen Structured Investments, LLC	NHPAHP Affordable Housing Corporation
Ocwen Financial Solutions Private Limited	Ocwen Servicer Advance Receivables Company
Ocwen Business Solutions LLC	Premium Title Services, Inc.
	RMSI, Inc.

Collecting Information About You

We collect information about you from a variety of sources, including:

- Information that you provide on applications, deposits, or other forms (such as your name, address, and telephone number);
- Information about your transactions with us, our affiliates, or others (such as your account balances and payment history);
- Information we receive from third parties, such as consumer reporting agencies or prior servicers, to verify information that you provided to us; and
- Other general information we collect about you not related to a request for a particular financial product or service (such as demographic information).

Keeping Your Information Secure

We restrict access to your information to those employees who need the information to provide products or services to you or to otherwise perform their job functions. Our information security policies govern access to information, retention of information, and protection of information. We maintain physical, technological, and procedural safeguards that comply with federal standards to guard your information.

Maintaining Accurate Information About You

At Ocwen, we strive to keep your information complete and accurate. However, we encourage you to review information in your account statement always and to notify us if you believe that your information is incorrect. If you ever find that your information is inaccurate, please write to us at the address listed on your account statement so that we can correct any erroneous information and update your records accordingly; or please log onto your account at www.ocwen.com and make your changes as appropriate.

Sharing Information Within Ocwen

In order to serve you more efficiently and to inform you of available products and services, we may share your information as permitted by law with affiliated companies that are related to Ocwen by common control or ownership including:

- Financial service providers (such as mortgage companies or banks), or
- Non-financial companies (such as technology service providers or direct marketers).

In the course of our business, we maintain information about our customers primarily to enable customers to transact with us and to satisfy regulatory requirements. We believe many customers appreciate receiving offerings of products and services that may be useful to them from time to time. Accordingly, we may share information about you in accordance with the law to meet certain business transactions as applicable and as instructed by you.

Sharing Information Outside of Ocwen

In order to offer products and services that may be of interest to you and unless otherwise directed by you, we may disclose your information to non-affiliated third parties including:

- Financial service providers (such as insurance companies or companies offering financial products or services), or
- Non-financial companies (such as technology service providers, marketing companies, or retailers).

As permitted by law, we may disclose information about you to companies that perform other services on our behalf. In addition, we may disclose information, as required by law, to administer, effect and enforce certain business transactions. We provide only the information that is necessary for the third party to perform these services. When we share your information, we take measures to

restrict these third parties to use the information about you only as necessary to perform the services for us and to treat the information with the same degree of confidentiality as us.

Sharing Information for Marketing Purposes

In order to offer products and services that may be of interest to you, we may disclose your information to non-affiliated third parties with whom we have a joint agreement including:

- Financial service providers (such as insurance companies or companies offering financial products or services), or
- Non-financial companies (such as technology service providers, marketing companies, or retailers).

These nonaffiliated third parties may market products and services of Ocwen or products and services marketed jointly by Ocwen and other third parties. In any of these arrangements, we take measures to contractually restrict usage of your information to the extent necessary to perform the services and as required under applicable laws.

Respecting Your Choices

Ocwen respects your privacy and honors your choices regarding your information. If you want us to continue sharing your information as permitted by law, it is not necessary to return the attached Election Form. If you want to limit the sharing of your information, you have the following choices to consider:

Check Choice #1. If you DO NOT want us to share your information with non-affiliates, except as otherwise permitted by law.

Check Choice #2. If you DO NOT want us to share your information with our affiliated companies, except as otherwise permitted by law.

You may select any or all of the above options on the attached Election Form.

Honoring Your Choices for the Use of Your Personal Information

Your choices indicated on the enclosed opt-out election form will apply to all products and services provided to you by Ocwen assuming that you follow the instructions set forth and you include all of the requested information necessary to process your choices on the form. Your choices will apply to any and all parties that have a joint account with you. If you have already submitted an opt out election form to us, you do not need to send it again unless you want to change or update your choices. If you have not submitted an opt-out election form, please complete the enclosed opt-out election form and send it back to us within thirty (30) days of your receipt of this notice so that we can process your request promptly.

The effective date of this policy statement is October 31, 2007, which indicates the last time this policy was revised or materially changed. We retain the right to change the privacy policy statement at any time. Therefore, please note that you may obtain a current copy of our Privacy Statement at any time at www.ocwen.com or by writing to us at

Ocwen Financial Corporation
ATTN: Marketing Department
12650 Ingenuity Drive
Orlando, FL 32826

As you maintain a customer relationship with us, we will provide our most recent Privacy Statement to you at least annually.

Honoring Your Choices for the Use of Your Personal Information

Ocwen respects your privacy and is committed to treating your non-public, personal information responsibly. We are committed to providing you with superior service and optional products that can improve your quality of life and enrich your experience as a homeowner. Many of these products and services include complementary benefits, discounts, special rates, and convenient payment methods. The listing below includes products and services that we currently offer:

- Life Insurance
- Grocery Coupon Discounts
- Accident Insurance
- Simple Will
- Disaster Mortgage Protection
- Prescription / Vision Discounts
- Pre-Pay Legal Services
- Tax Preparation Assistance
- Early Mortgage Payoff
- Disability Protection
- Dental Care Discounts
- Hazard Insurance
- Homeowners Insurance
- Health Care Discounts
- Auto Insurance
- Travel / Vacation Discounts

Making the decision to prohibit sharing of your information may prevent us from sharing your information with our well-respected, carefully screened business partners. Therefore, this choice may limit our ability to inform you of valuable and convenient products and services from our partner companies. As a result, please read the following choices carefully, follow the instructions completely, and check the appropriate boxes which pertain to you personally below. In order for us to fulfill your decision, you must complete all of the information below within the next thirty (30) days upon receipt of this notice, provide your signature, date the form, and mail it separately to us at the following address:

Ocwen Financial Corporation
ATTN: Marketing Department
12650 Ingenuity Drive
Orlando, FL 32826

Important Notice for Customers in Texas

Ocwen Loan Servicing, LLC is licensed and examined under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint should contact the Office of Consumer Credit Commissioner either in person or by mail to: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone (800) 538-1579. Facsimile: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us.

Important Information for Customers in Vermont

The information sharing practices described above are in accordance with Federal law. Vermont law places additional limits on sharing information about customers who are residents of Vermont. In accordance with Vermont law, Ocwen will not share any information about you except with your prior authorization or as permitted by law.

Important Information for Customers in California

The information sharing practices described above are in accordance with Federal law. California law places additional limits on sharing information about customers who are residents of California. In accordance with California law, Ocwen will not share any information about you except with your prior authorization or as permitted by law. A separate notice is provided to all customers who are residents of California.

ELECTION FORM

Instructions: Please indicate your choice and mail this form to Ocwen Financial Corporation, Attn: Marketing Department, 12650 Ingenuity Drive, Orlando, FL 32826. **DO NOT** mail this form with your payment. Failure to mail this form separately from your payment may result in delays in processing your payment and invalidate your opt-out request.

Loan Number: _____
Borrower Name: _____
SSN (Last 4 digits): _____
Co-Borrower Name: _____
SSN (Last 4 digits): _____
Street Address: _____
City, State, Zip: _____

- Choice #1:** I **DO NOT** want my personal information shared among parties that are not affiliated with Ocwen, except as otherwise required or permitted by law.
- Choice #2:** I **DO NOT** want my personal information shared with parties affiliated with Ocwen, except as otherwise required or permitted by law.

I understand that Ocwen is permitted to share certain information with its affiliates to transact certain business initiated by me as explained herein regardless of my elections and that my choices will remain in effect until renewed, revoked and/ or changed by me.

Signature: _____ Date: _____

Signature: _____ Date: _____

Please allow at least 4 to 6 weeks for processing your request as effective.

For Joint Account Holders: Ocwen will implement a single opt-out direction by any one joint account holder identified above as applying to all of the associated joint holders.