



## Web Privacy Policy

### Information Collection & Use

In order to use all features on this Web site, you must first complete the registration form and create a user name and password. During registration you are required to give contact information (such as name, account number, and email address). We use this information to contact you about the services on our site in which you have expressed interest.

Ovation Services is the sole owner of the information collected on [www.ovationservicing.com](http://www.ovationservicing.com).

If you sign up for online access to your loan account and to make payments online, we request certain personally identifiable information from you. You must provide contact information (such as name, email, mailing address, and loan number) and financial information (such as credit card number, expiration date).

We use this information for billing purposes and for applying payments to your loan account. If we have trouble processing a payment, we will use this information to contact you.

### Social Security Numbers

We require your social security number only to prove your identity and ownership of the loan or loans for which you are seeking to activate online access. When you enter your social security number on our registration form, we encrypt it using secure socket layer technology (SSL).

### Uses of Information

Information gathered on this website is used solely for the purpose of establishing online access to your existing loan(s) being serviced by Ovation Services.

### Communications from the Site

We will send you strictly service-related announcements on rare occasions when it is necessary to do so. For instance, if our service is temporarily suspended for maintenance, we might send you an email.

Generally, you may not opt-out of these communications, which are not promotional in nature. If you do not wish to receive them, you have the option to deactivate your account.

Based upon the personally identifiable information you provide us, we will send you a welcoming email to verify your username and password. We will also communicate with you in response to your inquiries, to provide the services you request, and to manage your account. We will communicate with you by email or telephone, in accordance with your wishes.

### Information Sharing and Disclosure

We Share Personally Identifiable Information Personally Identifiable Information only with Third Parties acting as our agents. We use third parties for the following tasks: to manage our online account information and payment acceptance portal; to process debit and credit card payments; and to print and mail monthly account statements.

These third party agents do not retain, share, store, or use personally identifiable information for any other purposes.

## Other Third Parties

We will share your account information with the lending company that originated your loan for the purpose of expediting a possible future refinance of your loan.

## Legal Disclaimer

We reserve the right to disclose your personally identifiable information as required by law and when we believe that disclosure is necessary to protect our rights and/or to comply with a judicial proceeding, court order, or legal process served on our Web site

## Log Files

As is true of most Web sites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data.

We use this information, which does not identify individual users, to analyze trends, to administer the site, to track users' movements around the site and to gather demographic information about our user base as a whole.

We do not link this automatically-collected data to personally identifiable information.

## Cookies

A cookie is a small text file that is stored on a user's computer for record-keeping purposes. We use cookies on this site. We link the information we store in cookies to any personally identifiable information you submit while on our site.

We use both session ID cookies and persistent cookies. We use session cookies to make it easier for you to navigate our site. A session ID cookie expires when you close your browser. A persistent cookie remains on your hard drive for an extended period of time. You can remove persistent cookies by following directions provided in your Internet browser's "help" file.

We set a persistent cookie to store your passwords, so you don't have to enter it more than once.

If you reject cookies, you may still use our site, but your ability to use some areas of our site may be limited.

This privacy statement covers the use of cookies by this site only and does not cover the use of cookies by any advertisers.

## Links to Other Sites

This Web site contains links to other sites that are not owned or controlled by Ovation Services. Please be aware that we, Ovation Services, are not responsible for the privacy practices of such other sites.

We encourage you to be aware when you leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information.

This privacy statement applies only to information collected by this Web site.

## Co-branded sites

The account information and payment acceptance portions of this site are created by a framing relationship with Capital One Bank, NA. This site's privacy policy applies to information collected by Capital One Bank through this web framing relationship.

## Access to Personally Identifiable Information

If your personally identifiable information changes, or if you no longer desire our service, you may correct, update, delete or deactivate it by making the change on our member information page or by emailing our Customer Support at [help@ovationservicing.com](mailto:help@ovationservicing.com) or by contacting us by telephone or postal mail at the contact information listed on this site.

## Security

The security of your personal information is important to us. When you enter sensitive information (such as credit card number and/or social security number) on our registration or payment forms, we encrypt that information using secure socket layer technology (SSL).

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security.

If you have any questions about security on our Web site, you can send email us at [help@ovationservicing.com](mailto:help@ovationservicing.com).

## Business Transitions

In the event Ovation Services goes through a business transition, such as a merger, acquisition by another company, or sale of all or a portion of its assets, your personally identifiable information will likely be among the assets transferred. You will be notified via email and prominent notice on our Web site for 30 days of any such change in ownership or control of your personal information.

## Changes in this Privacy Statement

If we decide to change our privacy policy, we will post those changes to this privacy statement, the homepage, and other places we deem appropriate so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

We reserve the right to modify this privacy statement at any time, so please review it frequently. If we make material changes to this policy, we will notify you here, by email, or by means of a notice on our home page.