

Privacy Notice Non-CA Secured

FACTS WHAT DOES « Trust Name » 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • account balances and payment history • credit history and credit scores
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 «Trust_Name_» chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does « Trust Name _ » share?	Can you limit this 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 to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Call (888) 327-9900—our menu will prompt you through your choice(s) or • Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 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.
Questions?	Call (888) 327-9900

Mail-in Form

Leave Blank
OR If you
have a joint
account, your
choice(s) will
apply to
everyone on
your account
unless you
mark below.

☐ Apply my
choices only
to me

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

Franklin Credit
Management
Corporation
101 Hudson Street
Jersey City, NJ 07302

Who we are « **Trust Name** »

What we do

How does «**Trust Name**» protect my personal information?

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.

How does «**Trust Name**» collect my personal information?

We collect your personal information, for example, when you

- give us your contact information or give us your income information
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include financial companies such as Bosco Holdings, LLC., RMTS, LLC., Solv Finance Corp., Franklin Credit Management Corporation, and its financial non-operating direct or indirect subsidiaries.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • We do not share with non-affiliates to market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include mortgage companies.

Other important information

Special Notice for Residents of California:

If you reside in California and you wish to limit our sharing of your personal information as permitted under California law, please review, fill out, sign and send back the attached form entitled "Important Privacy Choices for California Consumers."

Special Notice for Residents Of Vermont:

If you reside in Vermont, «**Trust_Name_**» will automatically:

- treat your account as if you had directed us not to share information about your creditworthiness with our affiliates for their everyday business purposes;
- treat your account as if you had directed us not to allow our affiliates to use your personal information to market to you; and
- treat your account as if you had directed us not to share your personal information with non-affiliates to market their products and services to you.

In addition, if we disclose personal information about you for joint marketing with other financial companies, we will only disclose your name, contact information and information about your transactions and experiences with us.

Special Notice for Nevada Residents:

Privacy laws allow us to make marketing calls to our customers. If you do not wish to receive calls, you must register on our "Do Not Call" list by calling 1-877-351-3400. In accordance with NV law, we provide you with the following contact information: Office of Consumer Protection, Nevada Office of the Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 891 01; Phone number: 702-486-3132; Email: BCPINFO@ag.state.nv.us.

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- treat your account as if you had directed us not to share your personal information with non-affiliates to market their products and services to you.

In addition, if we disclose personal information about you for joint marketing with other financial companies, we will only disclose your name, contact information and information about your transactions and experiences with us.

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Important Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below. We are required by the California Financial Information Privacy Act to provide this notice to you annually.

Your Rights

You have the following rights to restrict the sharing of personal financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Other Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information with our affiliated companies.

(☐) NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

(☐) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____

Account or Policy Number(s): _____ [to be filled in by consumer]

Signature: _____

To exercise your choices do the following:

1. Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records)
2. Call this toll-free number (888) 327-9900.
3. Fill out, sign and return this form to us by sending a facsimile to (201) 839-4351

HECHOS	¿QUÉ HACE «Trust Name_» CON SU INFORMACIÓN PERSONAL?
¿Por qué?	Las compañías financieras eligen cómo comparten su información personal. La ley federal otorga a los consumidores el derecho de limitar el intercambio de alguna información, pero no de toda. La ley federal también nos requiere que le digamos cómo recopilamos, compartimos y protegemos su información personal. Lea este aviso atentamente para que entienda lo que hacemos.
¿Qué?	El tipo de información personal que recopilamos y compartimos depende del producto o servicio que usted tenga con nosotros. Esta información puede incluir: • Número de Seguro Social e ingresos • Balances de cuentas e historial de pagos • Historial de crédito y puntuación de crédito
¿Cómo?	Todas las compañías financieras necesitan compartir la información personal de sus clientes como parte de sus operaciones ordinarias. En la siguiente sección, enumeramos los motivos por los que las compañías financieras pueden compartir la información personal de sus clientes; las razones por las que Bosco Credit VI Trust Series 2012-1 decide compartirla; y si usted puede limitar este intercambio de información.

Razones por las que podemos compartir su información personal	¿ «Trust Name_» comparte su información personal?	¿Puede limitar que se comparta su?
Como parte de las operaciones ordinarias de la empresa, tales como: procesar sus transacciones, mantener su(s) cuenta(s), responder a órdenes judiciales e investigaciones legales, o informar a los negociados de crédito.	Sí	No
Para fines de mercadeo: ofrecerle nuestros productos y servicios.	Sí	No
Para fines de mercadeo junto con otras compañías financieras.	Sí	No
Como parte de las operaciones ordinarias de nuestras afiliadas podemos compartir información de sus transacciones y experiencias	Sí	No
Como parte de las operaciones ordinarias de nuestras afiliadas podemos compartir información de su solvencia crediticia.	Sí	Sí
Para que nuestras afiliadas le envíen ofertas comerciales	Sí	Sí
Para que no afiliadas le envíen ofertas comerciales.	No	Sí

Si desea limitar lo que compartimos	• Llame al (888) 327-9900. Nuestro menú le indicará las opciones disponibles. • También puede enviar por correo el formulario que aparece a continuación. Tenga en cuenta que: Si es un cliente nuevo, podremos compartir su información 30 días luego de enviarle este aviso. Aunque ya no sea nuestro cliente, continuaremos compartiendo su información como se describe en este aviso. Sin embargo, puede contactarnos para limitar la información que compartimos.
¿Tiene preguntas?	Llame al (888) 327-9900.

Formulario para enviar por correo

Déje en blanco o si tiene una cuenta conjunta, su(s) selección(nes) se aplicarán a todas las personas en su cuenta a menos que marque la casilla a continuación. ☐ Aplicar preferencias solo a mi persona.	Seleccione la información que quiera limitar: ☐ No comparta información sobre mi solvencia crediticia con sus afiliados como parte de las operaciones ordinarias de esta. ☐ No permita que sus afiliados usen mi información personal para enviarme ofertas comerciales. ☐ No comparta mi información personal para que entidades no afiliadas me envíen sus ofertas de productos y servicios.	
	Nombre	
	Dirección	
	Ciudad, Estado, Código postal	
	# de cuenta	
Envíe por correo a: Franklin Credit Management Corporation 101 Hudson Street Jersey City, NJ 07302		

Quiénes somos «Trust Name_»

Lo que hacemos

¿Cómo «Trust Name_» protege mi información personal?	Para proteger su información personal de uso o acceso no autorizado, utilizamos medidas de seguridad que cumplen con las leyes federales. Estas medidas incluyen salvaguardas informáticas, archivos protegidos y edificios seguros.
¿Cómo «Trust Name_» recopila mi información personal?	Recopilamos su información personal, cuando, por ejemplo: • nos da su información de contacto o de ingresos • paga sus cuentas o solicita un préstamo • usa su tarjeta de crédito o débito También recopilamos su información personal de terceros, como negociados de crédito, compañías afiliadas u otras compañías.
¿Por qué no puedo limitar toda la información compartida?	La ley federal le otorga el derecho de limitar solamente: • que se comparta información de su solvencia crediticia como parte de las operaciones ordinarias de nuestras afiliadas • que compañías afiliadas usen su información para enviarle ofertas comerciales • que compañías no afiliadas usen su información para enviarle ofertas comerciales Las leyes estatales y las compañías individuales pueden otorgarle derechos adicionales para limitar que se comparta su información personal. Vea a continuación para más información sobre sus derechos de conformidad con las leyes estatales.
¿Qué sucede cuando limito que se comparta personal de una cuenta que tengo con otra persona?	Sus selecciones se aplicarán a todas las personas que estén en su cuenta a menos indique lo contrario.

Definiciones

Afiliadas	Son compañías que nos pertenecen o controlamos. Pueden ser o no compañías financieras. Nuestras afiliadas incluyen compañías financieras como Bosco Holdings, LLC, RMTS, LLC, Solv Finance Corp, Franklin Credit Management Corporation, y sus filiales financieras directas o indirectas no operacionales.
No afiliadas	Se trata de empresas que no nos pertenecen o controlamos. Estas pueden ser compañías financieras o no financieras. Las no afiliadas con quienes compartimos su información personal pueden ser compañías hipotecarias, de seguros, de mercadeo directo y organizaciones sin fines de lucro.
Mercadeo conjunta	Es un acuerdo formal entre compañías financieras no afiliadas que mercadean en conjunto sus productos o servicios financieros. Nuestros socios de comercialización conjunta incluyen compañías hipotecarias.

Otra información importante

Aviso especial para residentes de Nevada:

Las leyes de privacidad nos permiten hacer llamadas de mercadeo a nuestros clientes. Si no desea recibir llamadas debe registrarse en nuestra lista de "No Llamar", llamando al 1-877-351-3400. De acuerdo con la ley de NV, le brindamos la siguiente información de contacto: Oficina de Protección al Consumidor, Oficina del Fiscal General de Nevada, 555 E. Washington St., Suite 3900, Las Vegas, NV 891 01; Número de teléfono: 702-486-3132; Correo electrónico: BCPINFO@ag.state.nv.us.

Aviso especial para residentes de Vermont:

Si reside en Vermont <Trust Name>:

No divulgará información sobre su solvencia crediticia a nuestras afiliadas y no divulgará su información personal, información financiera o reporte de crédito a terceros no afiliados, con el propósito de que le envíen ofertas comerciales, excepto la información que el estado de Vermont nos permite compartir, a menos que nos autorice a hacerlo.

Puede encontrar información adicional sobre nuestras políticas de privacidad en www.franklincredit.com o puede llamar al 1-800-255-5897.