



## **Privacy Policy**

Just Price Solutions (JPS) is committed to providing the highest level of security and privacy for User Submitted Information. For example, Counselors may submit consumer information to BestFIT™ from their case files and through online communications with servicers or upload loan applications to the JPS automated underwriting system.

We recognize the importance of respecting the privacy of our users and their clients and we hope that the following privacy statement will help you understand how JPS safeguards User Submitted Information and how this information may later be used or disclosed.

### **Non-Disclosure of User Submitted Information**

JPS will not sell or rent any User Submitted Information to third parties. Some User Submitted Information may be shared with third parties as required for them to perform third party services on our/your behalf. We only use non-identifying and aggregate information submitted by our users to better design our software, Web site and services, and for JPS to provide our users with accurate and efficient services.

User Submitted Information will only be disclosed as provided by state and/or federal law or,

- Law enforcement, government officials, or other third parties when we are compelled to do so by a subpoena, court order or similar legal procedure;
- we need to do so to comply with law;
- we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss or to investigate violations of our Terms of Use Agreement;
- Other third parties with your consent or direction to do so.

### **How We Protect User Submitted Information**

JPS maintains physical, electronic and procedural safeguards that comply with federal regulations to safeguard User Submitted Information including computer safeguards such as firewalls and data encryption. JPS enforces physical access controls to our buildings and files, and we authorize access to User Submitted Information only for those employees who require it to fulfill their job responsibilities.

### **Opt-Out Policy**

JPS's Email communications are permission based. If you received a mailing from us, our records indicate that (a) you have expressly shared this address for the purpose of receiving information in the future (by obtaining a BestFIT user name and password, i.e. "opt-in"), or (b)

you have an existing relationship with us. We respect your time and attention by controlling the frequency of our mailings and limiting them to

- notification of revisions to BestFIT or JPS automated underwriting system features and accessibility;
- changes to or announcements about JPS products and services; and
- usage guides.

Each email sent contains an easy, automated way for you to cease receiving email from us, or to change your expressed interests. If you wish to do this, simply follow the SafeUnsubscribe™ or Update Profile links at the end of any email.

### **Information About Cookies**

In order to provide better service, we may use "[cookies](#)", which may be set by us or another company, for us.

A "cookie" is a small piece of information that a web server can store on your web browser. This is useful for having your browser remember some specific information that the web server can later retrieve. As you browse the web, some cookies are "set" on your web browser. When you quit your browser, some cookies are stored in your computer's memory in a cookie file, while some expire, or disappear. All cookies have expiration dates. The cookie is set on a particular browser on a particular computer, so when you use a different computer, the cookie will not exist.

Cookies are used, for example, when a browser stores your password to a particular site so that you do not have to input it every time you visit. Cookies are also used to store your usage preferences.

### **Changes to this Privacy Policy**

If we change this Privacy Policy in the future, we will post a revised version on the BestFIT Login screen. The revised version will be effective at the time we post it. In addition, if the revised version includes a substantial change, JPS will provide you with 30 days prior notice. The opt-out does not apply to notices or disclosures that are legally permitted or required or to notices or disclosures that JPS makes to companies that perform services on our/your behalf.

JPS last modified this Policy on August 8, 2008.

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999, 12 CFR 40.