

Privacy Policy

takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We collect non-public information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We may disclose the following kinds of non-public personal information about you: (i) information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; (ii) information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history.

Choose One:

- () We do not disclose any non-public information about our customers or former customers to anyone, except as permitted by law.
- () We may disclose non-public personal information about you to the following types of third parties:
 - (i) mortgage bankers to which we refer your file for approval;
 - (ii) non-financial companies, such as;

and

- (iii) others, such as non-profit organizations.

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements: (i) information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; (ii) information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; (iii) information we receive from a consumer reporting agency, such as your credit worthiness, credit score, or credit history.

If you prefer that we not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, you may call us at this phone number:

Choose One:

- () If more than one person has applied for a loan jointly, any one applicant may direct us not to share his or her non-public personal financial information with third parties which are not our affiliates. We require each co-applicant to separately state his or her decision in that regard. If one co-applicant gives notice and the other does not, we will not disclose information that pertains to the party opting out and information that pertains to both parties jointly.
- () If more than one person has applied for a loan jointly, any one applicant acting on behalf of all may direct us not to share the non-public personal financial information of all of the borrowers with third parties which are not our affiliates. We do not allow co-borrowers to opt out individually.

Borrower	Date	Co-Borrower	Date
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