

RIGHT TO PRIVACY

Security

We restrict access to the information we have 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 to guard your nonpublic personal information. (We are required to do so by federal regulations.)

Change

If we can change this policy, but we will tell you in advance if we do, and we will explain any further rights you might have at that time.

Name of Lender/broker	
Address:	
City:	
State:	
Zip code:	

Our Privacy Policy

This is a disclosure required by federal law, which is intended to tell you (among other things): Where we get information about you (our sources)? What we do to protect the information we have about you? What our policy is about sharing information about you with others?

Customers

This policy applies to *you* if you are a customer of ours. A "customer" is a natural person (not a corporation) who-for personal, family, or household purposes-has or recently had a financial product with us, such as a mortgage loan.

Disclosure

Here are other terms we will use in this disclosure: **Information** means nonpublic personal information, a technical term that generally means: information that can identify you. That is not available publicly; and that we collect in connection with providing a financial product or service to you. We will use the word *information* to mean nonpublic personal information.

Affiliates are companies that are related to one another by ownership, common ownership, or control. For example, if one company owns or controls another company, they are affiliates of each other.

Non-affiliate means a company that is not an affiliate of another company and it also means a person who is not an employee of a company.

Opt out means a choice a person can make (in certain cases) to prevent a financial institution from sharing information about that person with others. (You do not have a right to opt out because we do not share information about you for marketing purposes.)

Joint Accounts: If you have a joint account with us (for example, you are, or you have, a co-borrower on a loan), you should share this notice with the person who shares your account. He or she may not get a separate notice.

Sources For Information: We collect information about you from the following sources:

- Information you might provide us on personal applications and other forms;
- Information about transactions we might conduct for you;
- Information about your transactions with nonaffiliated third parties; and
- Information from consumer reporting agencies.

Our Private Policy

WE DO NOT SHARE INFORMATION ABOUT YOU WITH ANYONE EXCEPT AS REQUIRED OR PERMITTED BY LAW.

Former Customers: We have the same policy against disclosing information about former customers as we do about current customers.

Borrower's Signature

Date

Co-borrower's Signature

Date