

FINANCIAL PRIVACY POLICY NOTICE

Information We Gather and the Parties to Whom We Disclose the Information

In order to process your loan, comply with government regulations, improve our products and services and better understand your financial needs, we at 1st Metropolitan Mortgage collect and maintain personal information about our customers and former customers from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.

We may disclose the information above within our family of companies (“affiliates”). The affiliates to whom we disclose personal information about our customers and former customers include affiliated insurance companies. We may disclose the information above to our affiliates as follows:

- We may share the information described above with our affiliates so that we may provide our existing and former customer with valuable product and service offers.
- We may also share the information we collect with our affiliates who perform administrative and servicing functions, as permitted by law.

In addition, we may disclose the information above with nonaffiliated third parties who service and process the loans and financial products that we offer to our customers and former customers, as permitted by law.

The law allows us to share identifying information and information about our transactions and experiences with you. You may direct us not to share other information that is assembled or used to determine your eligibility for a product or service, such as that shown on consumer credit reports and asset and income information from applications.

If you prefer that we not share this other information with our affiliates, you may choose to opt-out (or ask us not to share). To opt-out, simply notify us by calling 1-800-278-1200, Extension 6131. Your opt-out request will become effective as soon as reasonably practicable after we receive it.

How We Maintain the Confidentiality and Security of Your Personal Information

We maintain physical, electronic, and procedural safeguards that comply with all legal requirements to guard your nonpublic personal information. We restrict our employees' access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We also require third parties to whom we disclose personal information as permitted by law and our affiliates to maintain appropriate procedures to ensure the security and confidentiality of your personal information.

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Our Commitment to You to Maintain Accurate Information

We are committed to providing you with superior customer service. We strive to ensure your account information is correct and current. Should you at any time discover that information pertaining to your account is inaccurate or not up-to-date, please contact us at the address or toll-free telephone number shown below:

1st Metropolitan Mortgage
4720 Piedmont Row Drive, Suite 200
Charlotte, NC 28210
Attn: Legal Dept.
[800] 278-1200 Extension 6131

“1ST METROPOLITAN MORTGAGE” INCLUDES 1ST METROPOLITAN MORTGAGE, 1ST METROPOLITAN MORTGAGE OF NY, 1ST METROPOLITAN MORTGAGE CO., INC., AND EMPIRE 1ST METROPOLITAN.