

# TOWNE MORTGAGE COMPANY PRIVACY NOTICE

**Towne Mortgage Company takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate nonpublic personal financial information from you and from other sources about your income, your assets, and your credit history in order to make an informed decision about granting you credit. We restrict access to nonpublic 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 nonpublic personal information.**

We collect nonpublic 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; (iii) information we receive from a consumer reporting agency; and (iv) information from other third parties verifying disclosures made by you on application documents.

We may disclose the following kinds of nonpublic 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.

**We may disclose nonpublic personal information about you to the following types of third parties: (i) lenders to which we refer your file for approval; and/or (ii) non-financial companies assisting in the loan process such as title companies, realtors, credit agencies, surveyors and 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 creditworthiness, credit score, or credit history.**

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated 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 nonaffiliated third parties, you must check the box below and sign and return a copy of this form to: Towne Mortgage Company, P.O. Box 8007, Sterling Heights, MI 48311-8007, Attn: Compliance Department.

Do not disclose any nonpublic information to non-affiliated third parties (other than disclosures permitted by law)

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 nonpublic 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.

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Signature Date

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Print Name Phone

\_\_\_\_\_  
Print Name Phone