

The Home Loan Store, Inc.

Privacy Policy

This privacy statement reflects the policy of The Home Loan Store, Inc. It describes how "nonpublic personal information," which includes customer and financial information, may be collected and shared, as well as the steps we take to protect this information from unauthorized access. This policy applies both to current and former customers, and is designed to comply with the privacy provisions in Title V of the Gramm-Leach-Bliley Act, as well as applicable federal privacy regulations.

We take great care to safeguard your customer information and to ensure its accuracy.

We limit employee access to nonpublic personal information to those who need to know this information in order to serve customer relationships. Employees are educated about the importance of privacy in accordance with our Standards of Conduct Policy. We maintain physical, electronic and procedural safeguards that comply with all applicable regulatory standards to guard your nonpublic personal information. We strive to maintain complete, current and accurate information about you and your accounts. If you request a correction to our records, we will respond in a timely manner.

We collect customer information so we are able to offer you products and enhance the service we provide to you.

Information We Collect:

We collect and maintain nonpublic personal information in order to:

- ◆ Service your accounts and process your requests efficiently and accurately.
- ◆ Identify you and protect your accounts from unauthorized access or identity theft.
- ◆ Inform you of services and choices that can meet your needs now and in the future.

This information may be collected from a variety of sources, including information we receive from you on applications or other loan or account forms, such as your name, address, and financial information; information we receive through your transactions or experiences with our affiliates and information we receive from outside companies, such as a credit reporting agency or real estate appraisers.

Information We Share:

Information Sharing With Non-Affiliated Companies

We do not share nonpublic personal information with non-affiliated companies, except as permitted or required by law. Where permitted or required, we may disclose all the information we collect, as described above, with non-affiliated companies. These non-affiliated companies may include: Service providers who provide support services to help us administer your relationship with our companies such as data processing companies,

appraisal companies, companies that provide ancillary services to real estate buyers and sellers such as home owner insurance companies, companies that prepare account statements, or companies that help us market our products to you.

We may also share information with other parties as permitted or required by applicable law. These may include, for example, government agencies in response to subpoenas and other legal processes, consumer reporting agencies, or those with whom you have authorized us to share information.

These companies are legally obligated to maintain the confidentiality of the information we provide to them, and are restricted from using this information for any reason beyond the performance of specified services on our behalf.

Information Sharing With Joint Marketing Companies

We may also share information with Companies who work with us under joint marketing agreements to provide you with financial services that we do not offer ourselves but we believe may be of interest to you. The categories of third parties providing these services may include, among others: credit card companies and insurance companies. In such cases, we may share information we collect, as described above, but only as necessary to offer these services to you. These companies are legally obligated to maintain the confidentiality of the information we provide to them, and are restricted from using this information for any reason other than what is specified in the agreement.

Information Sharing With Our Affiliates

Our affiliates encompass a number of different companies that provide a wide range of quality real estate related services, including mortgages, title insurance and real estate brokerage. In order to evaluate your needs and to introduce you to additional services, we are permitted to share among these companies certain information we collect, as described above.

Under the Federal Fair Credit Reporting Act, there is certain information about you that we may not share with our affiliated companies if you tell us not to by following the procedure set forth below in the Opting Out section. This information includes:

- Information we obtain from a consumer report, such as your credit score or credit history.
- Information we obtain to verify representations made by you, such as regarding other financial obligations you may have.
- Information we obtain from a person or company regarding that person or company's employment, credit, or other relationship with you, such as your current employment relationship or what debts you owe.
- Information we obtain from your loan application, such as your income, assets and liability information and marital status.

The categories of affiliated companies who may receive the above information include:

- Financial service providers, such as title insurance companies.
- Non-financial companies, such as real estate brokers.

Even if you choose to opt out, you will continue to receive statements, statement inserts and other account information, but you may not receive special offers that could be of value to you from our affiliates.

Opting Out

If you prefer that we not disclose non-public personal information about you as described above, you may direct us not to make those disclosures (other than disclosures permitted or required by law) by checking the appropriate box or boxes below, or by calling the following number ().

Please do not share non-public personal information about me with any of your affiliates as described in the *Information Sharing with Our Affiliates* section above.

OR

If you prefer that we not disclose non-public personal information about you as described above, you may direct us not to make those disclosures (other than disclosures permitted or required by law) by checking the appropriate box on the attached Opt Out Election Form and returning it in the envelope provided, or by calling the following number () .

Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.

Name

Name

Address

Address

City, State, Zip

City, State, Zip

Signature

Date

Signature

Date