

Express Home Mortgage Privacy Statement

WE RESPECT YOUR PRIVACY! Privacy is fundamental to the American way of life. When you provide personal information in order to process your transaction, you fully expect your data to be used only for its intended purpose and to be kept confidential. We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal. In short, we work hard to earn your confidence and preserve your trust. We value your business and hope you will remain with us for many years to come.

The privacy disclosure is being issued to comply with the provisions of the Gamm-Leach-Bliley Act governing the privacy of consumer financial information.

OUR PRIVACY DISCLOSURE POLICY

Categories of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on application or other forms such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others, such as: your account balance, payments history and parties to transactions.
- Information we receive from a consumer-reporting agency, such as: your creditworthiness and credit history.

NonPublic Personal Information and Affiliates

We may disclose nonpublic personal information we collect as described above with our affiliates.

Categories of Information That We disclose

We do not disclose any nonpublic personal information about our customers or former customers to anyone except as required by law or as stated above.

Confidentiality and Security

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 standards to guard your non-public personal information.