



## Privacy Policy

### **Our Commitment to the Safeguard of Customer Information**

To better serve your needs now and for future compliance, we may ask you to provide us with certain information. It is understandable that you may be concerned what we will do with such information, mainly any personal and financial information. We believe that you have a right to know how we will utilize and protect the personal information you provide to our company. We have adopted this privacy policy to govern the handling and use of your personal information.

### **How It Applies**

Our Privacy Policy dictates our use of the information which you provide to us. However, it does not dictate the manner in which we may use information which we have obtained from any other source, such as information gathered and obtained from a public record or from any other person/s or entities.

### **Particular Types of Information**

In regards to the types of services you may be utilizing from our agency, the forms of nonpublic personal information we may collect include:

1. Information we receive from you or loan services on applications, forms as well as other communication to us, via in emails, writing, in person, telephone or by any other means;
2. Information about your transactions with us, our underwriters, or others including information from Realtors or agents;
3. Any information that may be sent to our files from consumer reporting agencies.

### **Information Usage**

Our requests for information from you are for our own legitimate business purposes and not for the benefit of any nonaffiliated party or persons. We will not release your information to nonaffiliated parties except: (1.) as only necessary for us to provide the service you have requested from us; or (2.) as permitted by law. We may, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for internal purpose, such as quality control measures, client analysis for internal audit controls. We may also provide all of the types of nonpublic personal information listed above to one or more affiliated companies. Affiliations include financial service or loan service providers, such as our underwriters, property and casualty insurers, and trust and investment firms, or those involved companies in real estate services, such as appraisal companies, home warranty divisions, and others that play a crucial role in your particular transaction with our agency.

### **Former Clients**

In the even that you are no longer our client, our Privacy Policy continues to apply to you.

### **Security and Confidentiality**

As always, our best efforts are to ensure that no unauthorized parties have access to any of your information. We highly restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to alert, train and oversee our entire staff to ensure that your information will be handled responsibly. Our office maintains physical, electronic, and certain procedural safeguards that comply with federal regulations, as well as the regulations of our underwriters, to guard and protect your nonpublic personal information.