

# GLOBAL MORTGAGE GROUP'S PRIVACY POLICY

## What we want you to know...

We at Global Mortgage Group, Inc. recognize our responsibility for safeguarding certain personal information about you. When you entrust us with your “non-public personal information” (referred to as “personal information”), we will take steps to protect your privacy.

## Categories of personal information Global Mortgage Group collects.

In order to make and service your mortgage loan, we collect and maintain personal information about you from the following sources:

- ▶ Data we receive from you on loan applications or other forms, such as income, assets, liabilities, and social security number;
- ▶ Information we receive from outside sources, such as your employment history, property insurance coverage, and banking relationships;
- ▶ Information we receive from a consumer reporting agency regarding your credit history.
- ▶ Information about your transactions with our affiliates, such as your payment history and account balance.

## How Global Mortgage Group uses this information and the parties to whom it may be disclosed.

Global Mortgage Group does not provide your personal information to non-affiliated third parties for marketing purposes. Global Mortgage Group may however, in the regular course of doing business, provide personal information about its existing and former customers to its affiliates and/or third parties, who perform certain administrative and servicing functions for Global Mortgage Group as permitted by law. Examples include providing information:

- ▶ to process your mortgage loan application;
- ▶ to complete the sale of your loan in the secondary market;
- ▶ to enter your mortgage or deed of trust into the public records;
- ▶ to service your mortgage loan;
- ▶ to respond to a subpoena, court order, or request for information during an audit;
- ▶ to provide you with a service, such as monthly billing statements or automatic drafts.

Companies that we use to perform support services for your account, such as offsite records storage or document shredding, must provide us with written agreements assuring us that they maintain strict confidentiality policies. They also must agree that they will not use your personal information for unauthorized purposes or share it with anyone else, either intentionally or unintentionally. We take care to select reputable companies that have the resources, the commitment, and the technology to protect the security of your personal information.

7/27/04

Privacy Policy

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## **Global Mortgage Group's internal policies and practices with regard to safeguarding the confidentiality and security of our customers' and former customers' personal information.**

Global Mortgage Group employees have access to your personal information, on a need-to-know basis, so that they may provide you with the best possible service. We are very serious about protecting the privacy of customer information. We maintain corporate confidentiality procedures and policies regarding the handling of our customers' information, and keep electronic safeguards in place to shield your information from outside sources. We use P3P Policy and 128 bit SSL encryption, and make upgrades to our systems as needed.

## **Global Mortgage Group's commitment to maintaining accurate information.**

Global Mortgage Group is 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:

**3955 Faber Place Drive, Suite 200  
North Charleston, SC 29405  
Toll Free: 1-866-296-0880**