



Rev: 1/1/2010

PRIVACY POLICY

1ST Mortgage Servicing, Inc. (“Servicing”) obtains and maintains your personal information (hereinafter referred to as your non-public personal information) in the course of servicing your loan. This policy identifies what we do to keep your non-public personal information secure, and the choices you have about how the information is shared.

PLEASE READ THIS POLICY CAREFULLY AND RETAIN FOR FUTURE REFERENCE

The following is the Privacy Policy of **1st Mortgage Servicing, Inc.** (“Servicing”) In the policy, “Servicing”, “we”, “us”, “our” and “ours” refer to Servicing. The words “you”, “your” or “yours” refer to each individual that is one of our customers or former customers that we provide servicing for. When you are no longer a customer of ours, we will continue to treat your information as if you were still a customer in accordance with this Privacy Policy. Please read this Policy carefully and contact us if you have any questions:

1st Mortgage Servicing, Inc.
5941 S. Middlefield Road, Suite 100
Littleton, CO 80123

Why and How We Obtain Personal Information

You provide and we obtain and use your non-public personal information to ensure that your interests are protected. The information allows us to service your loan and may include the following:

- Information that we receive from you on your loan application (i.e. social security numbers, phone numbers, credit scores/reports, income and employment history);
- Information about you transactions with us (i.e. loan balance, payment history or other account history);
- Information we receive from your loan closing documents;
- Other information relevant to the servicing of your loan.

Types of Information that Servicing Discloses

Third-Parties that Receive Information from Servicing:

- Financial service providers, such as mortgage lenders, mortgage bankers, banks, property tax services;

We may also disclose non-public personal information about you to affiliated and non-affiliated third-parties as permitted by law (i.e. to respond to court orders and/or legal investigations, or to report to credit bureaus).

Marketing and/or Outside Services Agreements:

We may disclose information that we collect about you, as described above, to companies that perform services on our behalf (i.e. property valuation services).

NOTE: If you are a NEW customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a customer, we continue to share your information as described in this notice.

*** No Action is Required to Permit Information Sharing as Described Above**

How We Protect Your Personal Information and Your Privacy

We restrict access to non-public personal information about you to those employees and agents that we determine need to know the information to provide products and/or services to you, service your loan, or maintain the systems that support your account.

How to Exercise your Right to Opt Out From the Disclosure of Your Information

You have the right to opt out of the disclosure of information to our affiliates and non-affiliated third-parties as described above. To exercise this right, you may notify us in one of the following ways:

- Call Us at 303-798-6100,
- Visit Us Online (www.1stmortgageservicing.com), complete the “Opt Out” form, and fax the form to 303-798-6100,

If you opt out, it will only apply to the information described above. If you have a joint account, any party on the account can exercise the option to opt out, the opt out will apply to all parties on the account.

*** Once you have opted out, the opt out will remain in effect until revoked.**

PLEASE NOTE: Your loan number is required for processing your opt out request