

## **PRIVACY POLICY**

Mortgage Network, Inc. is committed to protecting your privacy. We want you to know about our privacy policies and practices.

We do not disclose any nonpublic personal information about you to anyone except as permitted by law.

### **Collection and Use of Consumer Information**

We collect, retain and use information about you to operate our business. Much of the information we collect is nonpublic personal information. We obtain this Customer Information about you from a variety of sources, including:

- Information we receive directly from you in applications and other forms that you deliver to us (i.e. telephone, mail and facsimile) and from our communications with you.
- Information we receive from other sources regarding your credit (credit bureaus), employment or other relationship with you or in verifying information you have given us.
- Information we obtain from public sources.

### **How We Keep Information Secure**

We protect personal information we collect about you by maintaining safeguards that meet or exceed applicable law. We limit access to personal information about you to those employees who need to know that information to provide products and services to you. Employees who violate our policies regarding privacy are subject to disciplinary action.

### **Disclosure of Information**

We do not disclose Customer Information except as permitted by law. We may disclose all Customer Information described above to affiliates and nonaffiliated third parties who may also need to access some of your personal information. For example, if we need to conduct an independent audit of our loan files, we must share loan file information with the third party auditor. We provide third parties with the minimum amount of information needed to complete the requested service or transaction. We do not otherwise share personal information with third parties, unless you have granted us permission to do so.

### **Your Privacy Choices**

If you prefer that we not share personal information about you with companies outside our organization, except as permitted by law, you may opt out, that is, you may direct us not to share this information by writing to us at Mortgage Network, Inc., 300 Rosewood Drive, Danvers, MA 01923.

### **Protection of Information**

Even if you decide to withdraw your application, you otherwise terminate your customer relationship with us, or if we decide to sell your loan, any Customer Information we have about you will remain subject to the above policy.