

Consumer Privacy Notice and Internet Privacy Statement

ABOUT OUR PRIVACY NOTICE

Protecting consumer privacy is important to Your Mortgage Source. The confidentiality and protection of customer information is one of our most fundamental responsibilities and your trust is one of our most important assets. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Your Mortgage Source employees for the collection, use, retention, and security of nonpublic personal information.

INFORMATION WE COLLECT

We collect, use, and retain information about you only where we reasonably believe that it will help administer our business or provide valuable products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes. We use information to administer your records, accounts, and funds; to comply with certain laws and regulations; to protect your accounts from fraud and misuse; and to understand your financial needs so that we can provide you with quality products and superior service.

We collect personal and financial information about you from the following sources:

- Information we receive from you on applications and other forms and documents you provide to us (such as your name, address, social security number, assets, liabilities and income)
- Information about your transactions with us (such as your account balance, payment history, and parties to transactions)
- Information we receive from consumer reporting agencies (such as your credit history and creditworthiness)

DISCLOSURE OF INFORMATION

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. It is our policy not to reveal specific information about customer accounts or other personally identifiable data to unaffiliated third parties for their independent use. We may upon inquiry, disclose to the holder of a check, whether or not the relevant checking account contains sufficient available funds to pay such check. We may disclose all of the information we collect, as described above, to nonaffiliated third parties that perform administrative, processing and other account services, to companies that market financial products and services on our behalf, and as otherwise required or permitted by law.

BUSINESS RELATIONSHIPS WITH THIRD PARTIES

When Your Mortgage Source conducts business with vendors and suppliers, we require those vendors to agree to maintain similar standards of conduct regarding the privacy of customer information that is provided to them.

PROTECTION AND CONFIDENTIALITY OF INFORMATION

Your Mortgage Source is committed to the security of your information. All of our operational and data processing systems are located in secure environments that are designed to protect your information from being accessed by unauthorized third parties. We

maintain physical, electronic, and procedural safeguards that comply with regulatory standards to protect your information.

MAINTENANCE OF ACCOUNT INFORMATION

We continually strive to maintain complete and accurate information about you and your accounts. If you believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies as quickly as possible.

LIMITATIONS ON EMPLOYEE ACCESS

Access to customer information is limited to employees with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information. All Your Mortgage Source employees are responsible for maintaining the confidentiality of customer information. Any employee who violates these principles is subject to disciplinary action.

INQUIRIES

Customers who have questions about this policy or have a question about the privacy of their information are invited to speak with us, call us at 1-877- YMSOURC.

WHAT YOU CAN DO

You can help protect your privacy by following these simple suggestions:

- Never give our your Social Security Number or personal credit information over the telephone or Internet unless you initiate the interaction.
- Tear up or shred unwanted ATM receipts, bank statements, and credit card offers.
- Review your monthly statements for unauthorized activity. If a statement or loan bill is missing, notify the bank immediately.
- Keep your PIN and other passwords secure and change them periodically.

You can write to the following agencies to reduce the amount of advertising you receive from other companies. Include the name, address and telephone number(s) you want removed from their list.

Mail Preference Service

Direct Marketing Association
P.O. Box 643
Carmel, NY 10512

Telephone Preference Service

Direct Marketing Association
P.O. Box 15599014
Carmel, NY 10512

Include the name, address and telephone number(s) you want excluded from these lists. To have your name taken off all pre-approved credit solicitations, write to the following credit reporting agencies. Include you name, address and Social Security Number.

Experian Equifax Inc

901 West Bond PO Box 740123
Lincoln, NE 68521 Atlanta, GA 30374-0123

Attn: Consumer Services Department

TransUnion Name Removal Option

P.O. Box 505

Woodlyn, PA 19094

Internet Privacy Statement

Visitors to our web site remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address (A numeric address given to servers connected to the Internet)
- Web browser used
- City, state, and country

Your Mortgage Source may use this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information via E-mail, online registration forms, or our guest book. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

Some areas of our web site may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

Please be aware that our Privacy Statement only applies while you are at **Your Mortgage Source**'s web site, and does not apply if you leave our web site by following any links we may have provided for your convenience, or by using the search engine provided on our home page.