

FACTS**WHAT DOES CROSSCOUNTRY MORTGAGE INC. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Assets
- Income and Employment information
- Credit history and Mortgage rates and payments

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons CrossCountry Mortgage Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CrossCountry Mortgage Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 877-351-3400 or go to <https://crosscountrymortgage.com/privacy-policy/>

Who we are

Who is providing this notice?	CROSSCOUNTRY MORTGAGE INC.
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What we do

How does CrossCountry Mortgage Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also utilize shredding services for all offices locations.
How does CrossCountry Mortgage Inc. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ <i>Apply for a loan</i> ▪ <i>Provide account information</i> ▪ <i>Provide your mortgage information</i> ▪ <i>Give us your employment history</i> ▪ <i>Give us your income information</i> OR We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> ▪ <i>Sharing information about your creditworthiness with our affiliates for everyday business purposes</i> ▪ <i>Sharing your personal information with our affiliates in order to market to you</i> ▪ <i>Sharing your personal information with non-affiliates in order to market to you</i> State laws and individual companies may give you additional rights to limit sharing. See Other Important Information below for more on your rights, under State Law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>CrossCountry Mortgage, Inc. is related by common ownership to financial company, First Source Title Agency, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>CrossCountry Mortgage, Inc. does not share your personal information with nonaffiliated third-parties.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>CrossCountry Mortgage, Inc. does not engage in agreements with nonaffiliated financial companies to jointly market to you.</i>

Other important information

VT: We will not share your information with affiliates without your consent.
NV: State privacy laws permit us to make marketing calls to existing customers. If you prefer not to receive calls, you may be added to our Do Not Call list at 877-351-3400. Per NV law, we provide you with the following contact information: NV Bureau of Consumer Protection, Office of NV A.G., 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; PH 702-486-3132; email:BCPINFO@ag.state.nv.us.