

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 **Employment information**
- **Assets** and **Credit history**
- **Income** and **Mortgage rates and payments**

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 <http://www.myccmortgage.ocm/privacy-statement/>

Who we are

Who is providing this notice?

CrossCountry Mortgage, Inc.

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 office locations.

How does CrossCountry Mortgage, Inc. collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Provide account information** or
- **Provide your mortgage information** or
- **Give us your employment history** or
- **Give us your income information**

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

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a common ownership interest of CrossCountry Mortgage, Inc.; financial companies, such as First Source Title Agency, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CrossCountry Mortgage, Inc. does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CrossCountry Mortgage, Inc. does not jointly market.*

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