

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: <ul style="list-style-type: none"> ▪ Social Security number ▪ Assets ▪ Income and Employment information and 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	Yes
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

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 877-351-3400 — our menu will prompt you through your choice(s) or ▪ Visit us online: http://www.crosscountrymortgage.com/privacy-policy/ <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877-351-3400 or go to http://www.crosscountrymortgage.com/privacy-policy/
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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. **See Other Important Information below for more on your rights, under State Law.**

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

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.; nonfinancial companies, such as First Source Title***

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 the NV A.G., 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; PH 702-486-3132; email: BCPINFO@ag.state.nv.us. Phone calls: By providing telephone number(s) to us at any time, you authorize CrossCountry Mortgage, Inc. and its designees to contact you regarding your personal account(s) or business account(s) for which you are an authorized signer at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or the text messages; and you consent that any phone call with us may be monitored or recorded by us.