

PRIVACY POLICY NOTICE

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313.

1. Collection Sources:

We collect non-public personal information about you using the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

2. We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.

3. We restrict access to non-public personal information about you to those employees who need to know that information in order to provide the requested loan origination services to you. We maintain physical, electronic and procedural safeguards to comply with federal regulations designed to help guard your non-public personal information.

By signing below, you acknowledge receipt of this Notice.

Applicant

Date

Co-Applicant

Date

CFS Mortgage Representative

Date