Rev. 11/11

# FACTS What Does CHOICE ONE MORTGAGE COMPANY 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 required 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 Income
- account balances and payment history
- credit history and credit scores

**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 CHOICE ONE MORTGAGE COMPANY chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does CHOICE ONE MORTGAGE COMPANY share? | Can you limit this sharing? |
|---|---|---|
| **For our everyday business purposes --** such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus | No | We Don't Share |
| **For our marketing purposes --** to offer our products and services to you | No | We Don't Share |
| **For joint marketing with other financial companies** | No | We Don't Share |
| **For our affiliates' everyday business purposes --** information about your transactions and experiences | No | We Don't Share |
| **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**

- Call (310) 614-5920 - our menu will prompt you through your choice(s)

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

- Call (310) 614-5920

| Who we are | |
|---|---|
| **Who is providing this notice?** | Choice One Mortgage Company is a residential mortgage brokerage company. We originate mortgage loans for homeowners in California. |

| What we do | |
|---|---|
| **How does CHOICE ONE MORTGAGE COMPANY 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.<br><br>We protect your personal information by keeping paper files securely locked in our secure offices. Electronic copies of your records are stored on password protected computers with access granted only to licensed personnel. |
| **How does CHOICE ONE MORTGAGE COMPANY collect my personal information?** | We collect your personal information, for example, when you<br>• apply for a loan or give us your income information<br>• provide employment information or tell us about your investment or retirement earnings<br>• give us your contact information<br><br>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<br>• sharing for affiliates' everday business purposes - information about your creditworthiness<br>• affiliates from using your information to market to you<br>• sharing for nonaffiliates to market to you<br><br>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.<br><br>CHOICE ONE MORTGAGE COMPANY has no affiliates. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>• CHOICE ONE MORTGAGE COMPANY 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.<br>• CHOICE ONE MORTGAGE COMPANY doesn't jointly market. |