

FACTS

WHAT DOES STANDARD MORTGAGE CORPORATION 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 income
- account balances and payment history
- credit history and credit scores

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 STANDARD chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does STANDARD 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	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non affiliates to market to you	NO	We don't share

To limit our sharing

- Call 800.448.4190. Customer Service hours: 8:00 AM – 4:45 PM (CST), Mon. – Fri.
- Visit us online: www.stanmor.com/Privacy-Policy

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 800.448.4190 or visit at www.stanmor.com/Privacy-policy

Who we are:**Who is providing this notice?**

Standard Mortgage Corporation, Standard Mortgage Insurance Agency Inc.

What we do:**How does STANDARD MORTGAGE 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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does STANDARD MORTGAGE collect my personal information?

We collect your personal information, for example, when you

- Apply for a mortgage loan or a loan modification
 - Give us your contact 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 non affiliates to market to you

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

Your choices will apply to everyone on your account.

Definitions:**Affiliates**

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

- *Our affiliates include Standard Mortgage Insurance Agency Inc*

Non affiliates

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

- *Non affiliates we share with can include financial advisors or insurance companies.*

Joint marketing

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

- *Our joint marketing partners include categories of companies such as insurance companies and financial advisors.*

Other Important Information:

Standard Mortgage Corporation will NEVER request personal information by e-mail or text messaging including account numbers, passwords, personal identification information or any other confidential customer information. Fraudulent e-mails may be designed to look like they are from **Standard Mortgage Corporation**. Never respond to any e-mail communications which request any type of personal or confidential information and do not go to any links listed within the e-mail. If you contact us, we will verify specific personal information to confirm your identity. We will NEVER contact you and ask for your ATM or ATM/Debit Card number or your full SSN. If we need to contact you, it will always be done in a manner that protects your personal, confidential information and we will clearly identify ourselves. Our first priority is to safeguard your confidential information.