

FACTS**WHAT DOES First Heritage Mortgage, LLC 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 **Credit history**
- **Payment history** and **Account balances**
- **Credit scores** and **Transaction history**

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 **First Heritage Mortgage, LLC** chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does First Heritage Mortgage, LLC 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 | Yes |
| 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 | Yes | Yes |
| 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 **877-218-8362** — our menu will prompt you through your choice(s) or
- Visit us online: **www.fhmtg.com/optout**

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 **877-218-8362** or go to **www.fhmtg.com/optout**

Who we are

Who is providing this notice?

First Heritage Mortgage, LLC

What we do

How does **First Heritage Mortgage, LLC** 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 use procedural safeguards that comply with Federal standards to guard your non-public personal information.**

How does **First Heritage Mortgage, LLC** collect my personal information?

We collect your personal information, for example, when you

- **Give us your contact information** or
- **Apply for a loan** or
- **Provide employment information** or
- **Give us your wage statements** 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.

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 nonfinancial companies such as Stanley Martin Homes, LLC; First Excel Title, LLC; First Excel Title South; Apollo Title Company, LLC; & Lender Service Providers, LLC d/b/a Lenderworks.*

Nonaffiliates

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

- *First Heritage Mortgage, LLC 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.

- *First Heritage Mortgage, LLC does not jointly market.*

Other important information

First Heritage Mortgage, LLC does not share with non-affiliates so they can market to you however we may share your contact information to allow your loan officer to enroll you in his own marketing program which may include a post closing gift.