

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

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

We also collect your personal information from 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; 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

If you have any questions about this privacy policy, please contact us at: First Heritage Mortgage, LLC 11325 Random Hills Road Ste 600 Fairfax, VA 22030 877-218-8362.

California residents: If you are a consumer with a consumer with a California mailing address, we will not share information we collect about you with companies outside of First Heritage Mortgage, LLC unless the law allows it. For example, we may share your information with your consent to service your accounts or to provide rewards or benefits to which you are entitled.

Nevada residents: Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 877-218-8362 or writing to First Heritage Mortgage, LLC 11325 Random Hills Road Ste 600 Fairfax, VA 22030. You may also contact the Nevada Attorney General's office:

Bureau of Consumer Protection Office of the Nevada Attorney General, 555 E. Washington, St., Suite 3900, Las Vegas, NV 89101, Phone: 702-486-3132, or email: BCPINFO@ag.state.nv.us.

North Dakota residents: In accordance with NDCC section 6-08-1-04, we will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.

Oregon Residents: First Heritage Mortgage, LLC will not share personal information with non-affiliates for them to market to you without your authorization, and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Vermont residents: First Heritage Mortgage, LLC will not share personal information with non-affiliates for them to market to you without your authorization, and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

Other State Law: First Heritage Mortgage, LLC follows state law if the state law provides you with additional privacy protections.