

PRIVACY POLICY

Here at Classic Mortgage Corporation, conducting business with our clients requires us to gather their non-public (or personal) information. Throughout the mortgage process, our team will need Social Security numbers, financial information, credit history, and other documentation to verify identity and evaluate risk. We go to extensive lengths to secure and protect the information clients provide by having procedural safeguards in place that comply with federal regulations.

This privacy notice discloses the privacy practices for (www.classic-mortgage.com). This privacy notice applies solely to information collected by this web site. It will notify you of the following:

- What personally identifiable information is collected from you through the web site, how it is used, and who it may be shared.
- What choices are available to you regarding the use of your data.
- The security procedures in place to protect the misuse of your information.
- How you can correct any inaccuracies in the information.

Information Collected and Used:

We are the sole owners of the information collected from our website and only have access to collect information that you voluntarily provide. We will not sell or rent this information to anyone.

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

- Information we received from you on the applications or other forms, such as your name, address, SSN, asset, income, and employment information.
- Information about your transactions with us or others, such as your account balance or payment history.
- Information we received from a consumer reporting agency, such as your credit score and history.

We will use your information to respond to you, regarding the reason you contacted us. We will not share your information with any third party outside of our organization, other than as necessary to fulfill your request and as described below.

Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

Information Shared:

We may disclose the above information to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, investors, and insurance agents.

- Non-financial companies, such as title and escrow companies, appraisal companies, and credit reporting bureaus.
- Others, such as non-profit organizations, government, and regulatory entities.

We may disclose the above information to companies performing marketing services on our behalf.

The information-sharing described above is subject to your right to direct that we do not make the disclosures, and this opt-out right is described below. We may disclose non-public (or personal) information about you, including consumer report information that relates solely to our transactions and experiences.

Opting out

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt-out and direct us not to make these disclosures (other than disclosures permitted by law). We do not share personal credit information with non-affiliates for marketing purposes.

For joint accounts, opt-out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, the opt-out will not apply to those separate accounts.

You may not be able to limit all sharing with third parties, such as information to process your transactions at your request, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

Security

At Classic Mortgage Corporation, we take many precautions to protect your information. When you submit sensitive information via the website, the information provided to us is protected both online and offline.

Wherever we collect sensitive information; that information is encrypted and securely transmitted to us. You can verify this by looking for a closed lock icon at the bottom of your web browser or looking for "https" at the beginning of the web page URL.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

To opt-out of sharing, or if you feel that we are not abiding by this privacy policy, you should contact us immediately via telephone at 269-649-1371 or via email to amymil@classicmor.com.