

FACTS

WHAT DOES Towne 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 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 Employment Information
- Income and Mortgage rates and payments

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 **Towne Mortgage Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Towne Mortgage Company 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	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

Questions?

Call toll-free 1-800-979-1993 or go to www.townemortgage.com

Who we are

Who is providing this notice?

Towne Mortgage Company

What we do

How does Towne 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.

We also maintain other physical, electronic procedural safe guards to protect this information. We limit access to information to those employees for whom access is appropriate.

How does Towne Mortgage Company collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan**
- **Provide account information**
- **Give us your contact information**
- **Provide employment information**
- **Show your driver's license**

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.

Definitions

Affiliates

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

- ***Towne Mortgage Company has no affiliates***

Nonaffiliates

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

- ***Towne 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.

- ***Towne Mortgage Company does not jointly market.***

Other important information**For Borrowers in the State of Oregon:**

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800-979-9977. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.