

# UNITED WHOLESALE MORTGAGE PRIVACY POLICY STATEMENT

## RECOGNITION OF A CUSTOMER'S EXPECTATION OF PRIVACY

We may be collecting from you certain nonpublic personal information — that is, information that is personally identifiable financial information that you provided to us as a result of a service we provided to you, or otherwise obtained from you in the course of a financial transaction. It is our pledge to you to maintain and use this information in accordance with the principles outlined in this policy.

### What information will you be collecting from me?

We collect nonpublic personal information about you from the following sources: 1. Information we receive from you on various forms, including loan applications. This may include your name, address, social security number, information about your income, accounts you hold, your occupation; 2. Information relating to your transactions with our affiliated companies, others, or us such as your account balances, payment history, and information about other parties to the transaction; and, 3. Information we receive from outside sources, such as consumer reporting agencies, such as your credit history, and companies providing account verifications and employment histories.

### Will you be sharing this information?

Yes, we may be sharing the information described above with affiliates and nonaffiliated third parties.

**Affiliates** — This information may be shared with our affiliates – that is, a company that controls is controlled by, or under common control with us. In most cases, sharing information will be related to processing your loan request with us.

**Nonaffiliated third parties** — Except as permitted by law, we generally do not disclose nonpublic personal information about our customers or former customers to nonaffiliated third parties — that is, a person or company that does NOT control, is NOT controlled by, or NOT under common control with us. Nonpublic personal information may be shared with nonaffiliated third parties such as those providing insurance services, title services, escrow services, appraisal services, and credit reporting services in connection with processing your loan request with us.

We may disclose all of the information we collect from you to companies that administer and service your accounts on our behalf — such as loan companies that service your loan on our behalf, hazard and flood insurance providers, credit reporting agencies, and other parties required to service and enforce your loan. We may also disclose to companies that acquire all or part of the rights under your note. We may also share non-public personal information to non-affiliated third-party vendors after your loan is closed. These non-affiliates may include companies that perform marketing services, insurance companies, and depository institutions, which offer banking and other financial products.

### Is my information protected?

Yes, it is. No person or persons have access to nonpublic personal information about you, except for our employees, affiliates, or nonaffiliated third parties who need to know the information to provide services, directly or indirectly, or products to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### Can I opt out of this sharing of information? And if so, how?

As we indicated, we may share the nonpublic personal information about you with our affiliates and nonaffiliated third parties. But you may opt out of this sharing of nonpublic personal information if you tell us not to share it with affiliates, with nonaffiliated third parties, or both. If you want to opt out, you may do so by completing the Opt Out card and mailing it to us at the following address: **United Wholesale Mortgage, 555 S. Adams Rd., Birmingham, MI 48009.**

Opting out here will only keep us from sharing certain information with affiliated and nonaffiliated third parties. As permitted by law, we may still share other information about you with affiliates or nonaffiliated third parties.

You are not required to act if you do not wish to opt out. If you decide to opt out, please complete the following information. Also, indicate from what you are opting out by checking the appropriate box below. One applicant or accountholder opting out will serve as an opt out for all other co-applicants or co-accountholders.

- I/We elect to opt out of United Wholesale Mortgage's program of sharing nonpublic personal information, as indicated in the United Wholesale Mortgage Privacy Policy Statement, with affiliated companies. I/We understand that this may affect access to certain financial products, which may otherwise be available. I/We are encouraged to obtain information on as many products and providers as possible.
- I/We elect to opt out of United Wholesale Mortgage's program of sharing nonpublic personal information, as indicated in the United Wholesale Mortgage Privacy Policy Statement, with nonaffiliated third parties. I/We understand that this may affect access to certain financial products, which may otherwise be available. I/We are encouraged to obtain information on as many products and providers as possible.

**Applicant/Accountholder**

**Account #** \_\_\_\_\_

**Last Name, First Name and Middle Name** \_\_\_\_\_

**City, State, Zip** \_\_\_\_\_

**Social Security Number** \_\_\_\_\_

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_