



NMLS # 70986

Last Updated: February 1, 2021

WEBSITE PRIVACY POLICY

Introduction and Scope of Policy

This Website Privacy Policy ("Policy") applies to your interaction with First Choice Mortgage Services, LLC ("First Choice Mortgage"). You may also receive an additional privacy notice in connection with your offline interaction with First Choice Mortgage. First Choice Mortgage takes your privacy concerns seriously, both in our offices and online.

We recognize that it is critical for you to be confident that your privacy is protected when you visit our website. We are committed to protecting the personal information of visitors to our web site and web pages. This Policy is one of the ways we demonstrate our commitment to your privacy.

Consistent with the Standard for Safeguarding Customer Information contained in the Federal Trade Commission Rule 16 CFR 314 and applicable State Laws, this Policy describes First Choice Mortgage's privacy practices regarding information collected from users of this website. This Policy applies to our web site and web pages and applies to the collection, use and sharing of information you provide online.

The Policy describes the information we collect from and describes how we use information about you, whom we share it with, and how we protect it. Our web site and web pages may contain links to third party sites not controlled by First Choice Mortgage or covered by this Policy. We recommend that you check the privacy statement of other sites you visit before providing any personal information.

For purposes of this Policy, "personal information" means any information concerning a natural person which, because of name, number, symbol, mark, or other identifier, can be used to identify that natural person.

This company does not collect any personal information about you unless you provide that information voluntarily by sending an e-mail or by initiating an online transaction, such as a completing an online application or by completing a request for additional information.

Your Consent

By using this website or interacting with First Choice Mortgage online, you consent to our use and disclosure of information about you in the manner described in this Policy.

How We Collect, Use and Share Information about You Generally

Information that we may collect about you through online interaction includes information that you input, such as your name, address, email address, other contact information; data resulting from your activity, such as transaction information; and location information. When you visit our website, First Choice Mortgage maintains information on an aggregate basis regarding web pages or information accessed by visitors to the website. This information does not contain any data concerning the web pages or services accessed by you on an individual basis. The foregoing information does not constitute personal information. The information that is collected automatically is used to improve our website's content and to help First Choice Mortgage to determine what information is popular or unpopular with visitors to our website. This data allows First Choice Mortgage to improve the content and material available on our website. We may also use the information we collect for analytic purposes, market research or for marketing purposes, as allowed by law.

The Use of Cookies:

Cookies are pieces of data stored on your device. Browser cookies are assigned by a web server to the browser on your device. When you return to a site you have visited before, your browser gives this data back to the server. First Choice Mortgage does not use cookies, cookie technology or other online tracking technologies, like web beacons, to gather information about your visit to our web sites. When you browse or visit one of our web sites, we do not store information on your computer. We do not automatically collect e-mail addresses but retain only the information that you authorize us to use for purposes of contact with you.

Information Collected

During your visit to this website, you may complete an Online Application. Your e-mail address and the contents of your message will be collected. The information we collect will depend on whether you input data in our online application forms. This information may include your name, address, social security number in whole or in part, telephone number, account number at a bank or other financial institution, type of bank account, and the name of the bank or other financial institution, email address, date of birth, current residential information including mortgage or rent payments, employment information, income information.

The Use of Information You Provide

The information collected is not limited to text characters and may include audio, video, and graphic information formats included in the message. Your e-mail address and the information included in your message will be used to respond to you, to address issues you identify, to improve this website, or to forward your message to one of our employees for an appropriate response to your inquiry. We may also use the information you provide for purposes allowed by law such as: communicating with you; improving our Site, products, or services; legal compliance; risk control; information security; anti-fraud purposes; marketing or personalizing

the presentation of our products and services to you, and using read-receipt notifications in our email communications.

Sharing

We may share some of the information we collect about you to third parties, such as companies performing services on our behalf, to provide the services related to the mortgage loan product you requested. We do not disclose any information about our customers or former customers to anyone, except as permitted by law. Any company with which we share information about you for the above purposes is contractually required to comply with confidentiality standards. We may also share information with service providers with whom we work, such as data processors and companies that help us market products and services to you. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. First Choice Mortgage does not sell or otherwise disclose your e-mail address unless you specifically authorize us to do so for a purpose that is beneficial to you.

Children's privacy

We do not knowingly collect personal information from individuals under the age of 13 without obtaining verifiable consent from their parents. Please be advised that the collection of personal information submitted in an e-mail is treated as though it was submitted by an adult seeking information on mortgage products and services. Our website is not intended or designed to attract children. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

How First Choice Mortgage Protects Your Personal Information

First Choice Mortgage is strongly committed to protecting your personal information against unauthorized access, use or disclosure. Consequently, we restrict access to the information obtained from our web site and web pages to our employees, agents and contractors who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal and State Regulation designed to protect your personal information. Employees, agents and contractors who have access to this information are bound by law and policy to follow appropriate procedures in connection with any disclosure of personal information. We also comply with Dodd-Frank required supervision requirements of service providers. For details of this requirement please visit www.consumerfinance.gov.

In addition, we utilize procedures and safeguards to protect the integrity of our information technology resources, including but not limited to authentication, monitoring, auditing, encryption, password and physical security. For example, we utilize state of the art software programs to monitor unauthorized attempts to upload, modify or otherwise access our website. These software programs include protections such as full time monitoring of protection of information from fraud, theft or abuse, intrusion detection safeguards and protection; data protection, spam protection and detection and elimination of spyware, trojans, adware and other malicious threats. Our auditing software is implemented to identify and assess risks to private customer and company information, both on our server and on our website. Software programs are updated as stronger versions and patches become available. Data is encrypted on

our server to prevent unauthorized access to personal information on laptops or other portable electronic devices. These security precautions are a part of our overall commitment to the protection of your personal information when you visit our website.

Links Disclaimer

In order to provide visitors with certain information, this website provides links to local, State and federal government agencies, and websites of other organizations. A link does not constitute an endorsement of the content, viewpoint, accuracy, opinions, policies, products, services, or accessibility of that website. Once you link to another website from this website, you are subject to the terms and conditions of that website, including, but not limited to, its privacy policy.

Policy updates and effective date

If we make updates to this Policy, we will update the Policy with the changes and revise the effective date posted at the top of this Policy. Any updates to the Policy become effective when posted to our Website. Your use of the Site following the update to the Policy means that you accept the updated Policy.

Management Statement of Approval:

This privacy policy is approved by the Management of First Choice Mortgage Services, LLC.

Additional Information

For additional information regarding this policy please contact First Choice Mortgage's Compliance Officer at:

Tblake@firstchoicemortgage.loans

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