

CITY 1ST PRIVACY NOTICE TO CONSUMERS

Keeping customer information secure is a top priority for all of us at City 1st.¹ This Notice tells you how we collect, handle, and disclose personal information about you. If you want to limit our disclosing this information, please see the **Privacy Choices Form** on page 5 of this Notice. If you are a joint applicant or mortgage holder with someone else, we will accept the **Privacy Choices Form** from either of you and apply it to the entire account. This Notice also applies to former customers and applicants, as well as to current customers unless we state otherwise.

Our Policies and Practices to Protect Your Personal Information

We protect personal information we collect about you by maintaining physical, electronic, and procedural safeguards that meet or exceed applicable law. As a current customer, you can learn more about how we protect this information by reviewing our **Privacy Promises** section on page 6 of this notice.

Personal Information We Collect and May Disclose

The personal information we collect about you comes from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, and telephone number, as well as other financial information.
- Information about your transactions with us, our affiliates, or nonaffiliated third parties, such as your initial mortgage amount, mortgage type, payment history, and (for Home Equity Line of Credit Mortgages) account activity;
- Information we receive from a consumer reporting agency, such as your credit bureau reports and other information relating to your creditworthiness;

¹ For the purposes of this Notice, the terms “City 1st” or “City 1st Mortgage Services” shall be understood to refer to the latter company and to the family of companies controlled by City 1st Mortgage Services, L.C.

- Information we receive about you from other sources, such as your employer and other third parties, including employment history and income; and
- Information we receive about you during the verification process.

We may disclose any of the above information that we collect to affiliates and nonaffiliated third parties as described below.

Nonaffiliated Third Parties to Whom We May Disclose Personal Information

Nonaffiliated third parties are those who are not part of City 1st Mortgage Services or the family of companies controlled by City 1st Mortgage Services.

We may disclose personal information about you to the following types of nonaffiliated third parties.

- Financial services providers, such as companies engaged in consumer finance, securities, and insurance,
- Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

If you check **Box 1** on the **Privacy Choices Form**, we will not make these disclosures except as follows. First, we may disclose information about you as described above in “Personal Information We Collect and May Disclose” to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Second, we may disclose personal information about you to third parties as permitted by law, including disclosures necessary to process and service your mortgage through City 1st, and also including disclosures necessary to consummate the sale of your mortgage to another mortgage servicing company and other public and/or private investors. These disclosures may contain financial information about you. For example, disclosures may be made regarding your credit history, your bank, money market, and similar account balances, and your employment history and income (including but

not limited to copies of income tax returns).² Lastly, we may disclose pertinent information to the Veterans Administration (in the case of a VA loan), or the Department of Housing and Urban Development (in the case of an FHA loan), as applicable.

YOUR PRIVACY CHOICES

This section describes your privacy choices. Please remember that we will continue to protect your personal information regardless of your privacy choices.

Box 1 Disclosing to Nonaffiliated Third Parties

As described in this Notice, we will limit the personal information about you that we disclose to nonaffiliated third parties if you check **Box 1** on the **Privacy Choices Form**.

Box 2 Sharing with City 1st Affiliates

The law allows us to share with our affiliates any information about our transactions or experiences with you. Unless otherwise permitted by law, we will not share with our affiliates other information that you provide to us or that we obtain from other third parties (for example, credit bureaus) if you check **Box 2** on the **Privacy Choices Form**.

Boxes 3 and 4 Our Mailing and Telemarketing Lists

We would like to keep you informed about promotional offers from our affiliates and from some nonaffiliated third parties. If you wish to be taken off our City 1st mailing and/or telemarketing lists that we use for such offers, please check **Box 3** and/or **Box 4** on the **Privacy Choices Form**.

² For other information regarding the disclosures necessary to sell your mortgage (and to which you may have already agreed), please refer to the “Borrower’s Certification & Authorization” form you filled out when applying for your mortgage with City 1st.

PRIVACY CHOICES FORM

To limit disclosures of personal information about you as described in this Notice, simply check the appropriate box or boxes to indicate your privacy choices. Be sure to include account number(s) since your privacy choices will be applied only to accounts listed. Then, send this form to the address listed below.

1. Limit the personal information about me that you disclose to nonaffiliated third parties.
2. Limit the personal information about me that you share with City 1st affiliates.
3. Remove my name from your mailing lists used for promotional offers.
4. Remove my name from your telemarketing lists used for promotional offers.

Account #(s): _____

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

**If you checked any of the boxes above,
please mail this form to:**

**City 1st Mortgage Services, L.C.
Attn: Privacy Notice Response
750 South Main Street, Suite 104
Bountiful, Utah 84010**

CITY 1ST PRIVACY PROMISE TO CONSUMERS

Keeping customer information secure and using it only as our customers would want us to, is a top priority for all of us at City 1st. Here then, is our promise to our individual customers:

1. We will safeguard, according to strict standards of security and confidentiality, any information our customers share with us.
2. We will limit the collection and use of customer information to the minimum we require to deliver superior service to our customers, which includes advising our customers about our products, services and other opportunities, and to administer our business.
3. We will permit only authorized employees, who are trained in the proper handling of customer information, to have access to that information. Employees who violate our Privacy Promise will be subject to our normal disciplinary process.
4. We will not reveal customer information to any external organization unless we have previously informed the customer in disclosures or agreements, been authorized by the customer, or are required by law.
5. We will always maintain control over the confidentiality of our customer information. We may, however, facilitate relevant offers from reputable companies. These companies are not permitted to retain any customer information unless the customer has specifically expressed interest in their products or services.
6. We will tell customers in plain language initially, and at least once annually, how they may remove their names from marketing lists. At any time, customers can contact us to remove their names from such lists.
7. Whenever we hire other organizations to provide support services, we will require them to conform to our policy standards and to allow us to audit them for compliance.
8. For purposes of credit reporting, verification and risk management, we will exchange information about our customers with reputable reference sources and clearinghouse services.
9. We will attempt to keep customer files complete, up to date, and accurate. We will tell our customers how and where to conveniently access their account information (except when we're prohibited by law), and how to notify us about errors which we will promptly correct.

We will continuously assess ourselves to ensure that customer privacy is respected. We will conduct our business in a manner that fulfills our promise in the many states in which we do business.



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BOUNTIFUL, UT