

At Fairway Independent Mortgage Corporation (“Fairway”), your personal privacy and the security of your personal information are our primary concern. Brokering mortgage loans involves communicating personal and financial information, and we understand the need for a safe and secure environment in which to share this information. Fairway believes that you should be aware of who we are the types of information we may collect in our offices, on our Web site or through personal, telephone, and electronic mail or facsimile, what we do with your personal information and your options with regard to what we do with this information. This policy is provided to you as required by the Federal Financial Privacy Law (15 U.S.C. §§ 6801-6810).

- Information we collect when you complete a qualification form or loan application at a Fairway Web site or a Fairway office.
 - You will be asked to provide us with certain personal and financial information about you including your name, phone number, social security number, electronic mail address, income and other financial information depending on your expressed loan preference. In the course of providing services to you, we may also collect credit information from the three national credit-reporting agencies (Experian, Equifax, and Trans Union), property value information from accredited appraisal companies, automated valuation systems or public tax records. We may also contact employers, financial institutions and trades people to verify the information you provided.
 - If you fill out a customer survey form, you may be asked to provide certain identifying information including your name, email address and phone number. If you provide this information as part of the survey, it will not be sold or shared with any person or organization unless you specifically authorize us to do so. However, authorized Fairway employees may use your email address or telephone number to contact you concerning your comments, questions or complaints.
 - The nonpublic personal information that you provide to us is sent through the Fairway system and processed by our employees, authorized vendors or contract personnel. As our vendors may keep and use your information, we recommend that you contact them directly for more information about their specific privacy policies.
- Use and distribution Fairway’s use of your information.
 - We use the information we collect to evaluate your needs and financial capability in order to determine what, if any, mortgage loan product we may provide to you.
- Use by third-parties under joint marketing agreements.
 - As permitted by law, we may share your nonpublic, personal information with third parties as permitted or required by law (See 15 U.S.C. § 6802(b)(2)), such as select administrative units within and outside of Fairway that provide specific servicing of your accounts and others, such as credit bureaus, government entities in response to subpoenas and other legal processes, and those with whom you have directed us to share information.
- No liability for information collected by third-parties.
 - This policy only addresses the use and dissemination of information that we collect from you. To the extent that you disclose any information to other parties, through other Web sites on the Internet linked to this site, different policies may apply. Since we do not control the privacy policies of third parties, you are subject to the privacy customs and policies, if any, of that third party, and we shall not be responsible for the use or dissemination of your personal information by that third party. Therefore, we encourage you to ask questions before you disclose your personal information to others.

This notice applies only to nonpublic personal information about individuals who obtain financial products or services primarily for personal, family or household purposes. Any questions about our privacy policy, please call our corporate office at (866) 837-4800.

- Distribution of information to credit repair companies.
 - If you are denied credit for any reason, we may share your nonpublic personal information with third parties engaged in the business of credit repair. In such cases, we may receive a fee from such third parties. If you prefer that we not provide your information to such third parties, you may notify us of your decision.
- Security
 - This site has security measures in place to protect the loss, misuse and alteration of the information under our control. The security of your nonpublic personal information is our first priority at Fairway. We have taken extraordinary measures to make sure that only authorized people see the nonpublic personal information you send to us.
- Secure Web Pages
 - All of the pages on our Web site that ask for your personal and financial information are delivered to your browser via a secure mode of communication certified by VeriSign.
- Encryption
 - When you send your personal and financial information to us, it is protected by SSL (Secure Socket Layer) Technology. SSL does not allow anyone to intercept and read your personal information. When you send your information to us, SSL encrypts it (translates the data into a string of gibberish characters). Only we can decode the encryption.
- Firewall Protection
 - Your financial information is not kept on Fairway's Web server, but on a different computer that is separated from the Internet. Even in the unlikely event that Fairway's Web site is "hacked," your data will still remain securely out of reach.
- Password Protection
 - To retrieve information about your loan status, you are required to enter both a password and at least one other piece of identification information.
- Deleting your information.
 - Federal and state regulations require that we store completed loan requests for various periods of time. In order to comply with these regulations, we cannot delete information from our databases, even for qualification forms that are withdrawn. We store all of the information you might provide securely.
- Fairway may change its policy from time to time and, when it does, the nonpublic personal information that you provide will be subject to the then-current policy.

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