

## Privacy Policy

Chaparral Mortgage Co., Inc. provides to our customers residential mortgage lending products and services. In connection with this business activity we collect from you, our customer, non-public personal information in an effort to provide the mortgage products and services that you have requested. The following is our privacy policy concerning the collection, sharing, and safekeeping of the information that you provide us:

**1. How we collect non-public personal information:**

**a.** Information is collected directly from you, our customer, through the mortgage loan application process. The mortgage loan application can be completed several different ways, such as a face-to-face interview, telephone interview, completed individually and sent to us through regular mail or overnight delivery, or electronically with our secure online application service. The information we collect from you will typically include but is not limited to your name, social security number, phone number, employment & salary information, assets & liabilities information, and your email address (for communication purposes only).

**b.** Additional information may be collected through the support documentation that you will be asked to provide. This documentation may include but is not limited to, items such as checking, savings, and investment account statements, paycheck stubs, W-2(s) and/or 1099(s) tax statements, and tax returns, if necessary.

**c.** Direct verification of your application data is another source of information collection. This will include, but is not limited to, verification of your employment & salary information, verification of bank & investment accounts, verification of credit accounts through the use of a credit reporting service and/or written verification from creditor(s), if necessary.

**2. How we share the information we collect with our affiliates:**

**a.** Information we collect from you or from direct verifications will be shared with our affiliates on a need to know basis only. These affiliates include but are not limited to credit reporting companies, appraisers, title companies, and secondary market investors.

**3. How we safeguard your non-public personal information:**

**a.** We apply the strictest standards of confidentiality to all the information that we collect from you or from direct verifications we obtain through out this mortgage loan process.

**b.** We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

**WE DO NOT SHARE YOUR NON-PUBLIC PERSONAL INFORMATION WITH ANYONE OTHER THAN THOSE AFFILIATES NECESSARY TO COMPLETE YOUR MORTGAGE LOAN TRANSACTION.**

**WE DO NOT DISCLOSE NON-PUBLIC PERSONAL INFORMATION TO NON-AFFILIATED THIRD PARTIES UNLESS IT IS PERMITTED BY LAW.**

---

**Borrower**

---

**Date**

---

**Borrower**

---

**Date**