

**FACTS****WHAT DOES FAIRWAY INDEPENDENT MORTGAGE CORPORATION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number, asset information and income</li> <li>▪ Account balances, transaction and payment history</li> <li>▪ Credit history and credit scores</li> </ul>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fairway Independent Mortgage Corporation chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Fairway Independent Mortgage Corporation share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions**Call 1-800-447-2603 or go to [www.fairwayindependentmc.com/resources/privacy-policy](http://www.fairwayindependentmc.com/resources/privacy-policy)

## Who we are

**Who is providing this notice?** Fairway Independent Mortgage Corporation

## What we do

**How does Fairway Independent Mortgage Corporation protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Fairway Independent Mortgage Corporation collect my personal information?** We collect your personal information, for example, when you

- Apply for a loan
- Show your driver's license or government issued ID
- Use your credit or debit card
- Give use your income information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**What happens when I limit sharing for an account I hold jointly with someone else?** Your choices will apply to everyone on your account.

## Definitions

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as Frisco Lender Services, LLC.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Fairway Independent Mortgage Corporation does not share with nonaffiliates so they can market to you.*

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Fairway Independent Mortgage Corporation doesn't jointly market.*

## Other important information

Notice to Vermont Residents: Under Vermont law, Vermont residents must opt-in for us to share consumer information without your consent. Vermont residents do not have to contact us to implement these limits on our sharing. Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing. Fairway Independent Mortgage Corporation does not conduct joint marketing so we will not disclose your name, contact information and information about your transactions. In addition, Fairway Independent Mortgage Corporation does not share credit reports or credit information.

Notice to Nevada Residents: We are providing you this notice pursuant to Nevada law. You may be placed on our internal Do Not Call List by calling **1-800-447-2603** or go to [www.fairwayindependentmc.com/resources/privacy-policy](http://www.fairwayindependentmc.com/resources/privacy-policy). To obtain more information, contact us or the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number: 702- 486- 3132; email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

Notice to California Residents: Under California law, we will not share information we collect about you with companies outside of Fairway Independent Mortgage Corporation unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Notice to Oregon Residents: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit <http://dfr.oregon.gov>.