



## **Willow Bend Mortgage Privacy Policy**

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; and (iii) information we receive from a consumer reporting agency.

We do not disclose any nonpublic information about our customers or former customers to any third party, except as permitted by law.

Once you have completed this expression of interest (or application) your information will be sent to Willow Bend Mortgage. By submitting your application, you are authorizing Willow Bend Mortgage to obtain a credit report. All non-public information you provide will be protected and owned by Willow Bend Mortgage. A representative from the company may contact you by telephone. By submitting your expression of interest you are consenting to receive telephone calls from the company.