

Privacy Policy

Important information about how Reunion Mortgage Inc. protects you.

Reunion Mortgage Inc. (“RMI”) respects your privacy. Any information provided to RMI is considered confidential to us. Access to information about you is restricted to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information, and we impose strict confidentiality standards on our employees.

This Privacy Policy is intended to provide you with (among other things):

- Where we get information about you (our sources);
- What we do to protect the information we have about you; and
- What our policy is about sharing information about you with others.

Information We Collect

We receive information about you in several different ways:

- Information you might provide to us on applications and other forms;
- Information about transactions we might conduct for you;
- Information about your transactions with nonaffiliated third parties;
- Information from consumer reporting agencies;
- Information you provide when registering for a service or event, or by applying for a loan; and
- Your name and email address if you want to submit a question to us via email message, utilize email features or subscribe to a newsletter, email alert, or other email subscription services.

In addition, through our website we also collect the following information to monitor and improve service levels, or for security purposes:

- The links you use to arrive at our website;
- The domain and host from which you access the Internet;
- The type of web browser and operating system that you use;
- Your Internet provider’s address;
- Your access time and date;
- Any failed log-on attempts;
- The user name and password used to access our website; and
- Clickstreams (the order that you look at our website pages).

Use of Information

We may use non-personally identifiable information collected from your visits to our website in order to conduct reviews of our website, to guide decisions about the

development of our website, and to provide an enhanced online experience for you. We may also use such information to identify on an aggregate basis, for example, general trends that may assist us in servicing your needs better.

We may use personally identifiable information collected from you for the following purposes: (1) to answer your questions; (2) to provide services, newsletters, and other information that you specifically request or register for through our website; (3) to develop and improve RMI; (4) to protect the security and integrity of RMI, or (5) for internal business purposes.

Information We Disclose, Share and Sell

At no time will RMI disclose or sell information about you to anyone, and we do not share your nonpublic information with anyone except as required or permitted by law. Therefore, there is no need for you to ask us not to disclose, share or sell your information.

Opt Out

You do not have the right to opt out because we do not share information about you for any marketing purposes.

Change

We may modify this Privacy Notice from time to time. When we do, we will post the current version of the Privacy Notice on our website.

User Identification Number and Password

RMI requires the use of a User Identification number and a password to access certain areas of our website. We have taken precautions to offer you online services that are protected and secure; however, it is your responsibility to keep your online password and User Identification number confidential:

- Do not reveal your password to anyone;
- Do not write it down;
- Do not allow your browser to automatically save your password;
- Do not leave your computer unattended during a session; and
- Be sure to log out at the end of the session.

Other Websites/Linked Third Parties

Our website may contain links to third party websites. Our privacy policy does not cover those third party websites. In addition, RMI does not endorse and is not responsible for the privacy practices or content of any linked websites. We encourage you to read their privacy policies prior to providing them with your personal information.