

DELMAR FINANCIAL COMPANY
1066 Executive Parkway, Suite 100
St. Louis, MO 63141
314-434-7000 Fax: 314-434-3517 or 314-434-6994

PRIVACY PROTECTION POLICY NOTICE

PROTECTING YOUR PRIVACY IS IMPORTANT TO DELMAR FINANCIAL COMPANY. WE WANT YOU TO UNDERSTAND WHAT INFORMATION WE COLLECT AND HOW WE USE IT.

This notice applies to Delmar Financial Company herein referred to as DFC.

IMPORTANT NOTICE ABOUT CONSUMER AND CUSTOMER INFORMATION

DFC values the trust and confidence you have placed in us as your mortgage lender/servicer. We believe that every consumer's and customer's personal information should be handled with care. To ensure that we live up to your trust, we have defined procedures we use to protect consumer and customer information. We also want you to understand how we obtain and use information about our consumers and customers and what options you have.

OUR PROCEDURES THAT PROTECT OUR CONSUMER AND CUSTOMER INFORMATION.

We protect our consumers and customers privacy by restricting access to personal and account information to those employees who need to know that information to provide products or services. We use technology to manage and maintain consumer and customer information effectively so that we may offer various financial and other products and services to our consumers and customers. We also maintain safeguards (physical, electronic and otherwise) to guard all consumers and customers nonpublic personal information. Nonpublic personal information is information about you not known publicly that we obtain in connection with providing a financial product (ex: your home loan) or service to you. For example, it includes your loan payoff amount and your credit history.

SOURCES OF INFORMATION WE COLLECT

So that we can make more informed decisions about extending services to our customers and consumers, we may collect nonpublic personal information about customers and consumers from several sources including but not limited to:

- Information the customer or consumer has provided on application or other forms.
- Information about customer or consumer transactions with us, our affiliates, or others.
- Information we obtain from consumer credit reporting agencies; and
- Information we obtain from employment and deposit verifications, etc.

CONSUMER AND CUSTOMER NONPUBLIC PERSONAL INFORMATION WE SHARE WITH OTHERS.

We may disclose or share the nonpublic personal information described above to our affiliates (affiliates are related to us by common control or ownership). We may also share this information with other companies that are not affiliated or related to us, including but not limited to financial service providers (including but not limited to other mortgage companies, and insurance companies or agencies). This information may be shared with financial service providers (including but not limited to other mortgage companies and insurance companies or agencies) and to non-financial companies (including but not limited to direct marketing companies).

If you prefer that we not share nonpublic personal information about you, except as permitted or required by law, to companies other than our affiliates, you may "opt out" of such information sharing. By "opting out" you direct us not to share information about you except as permitted or required by law. If you wish to "opt out" of disclosures to these companies, send in a letter stating your intent to us at Delmar Financial Company, 1066 Executive Parkway, Suite 100, St. Louis, MO 63141-5003, Attn: Manager.

You may NOT "opt out" of certain sharing of nonpublic personal information to third parties. This includes but is not limited to information shared as required or permitted by law, for example to government entities and in response to subpoenas. It also includes information shared as part of our routine course of business such as the servicing of a loan and sharing with consumer credit reporting agencies.

TRANSACTION AND LOAN APPLICATION INFORMATION.

We may also share with our affiliates, information about experience or transactions with customers and consumers or their accounts (such as payment history with us). Additionally, we may share with our affiliates information about customers and consumers including but not limited to:

Information we obtain on loan applications;

Information we obtain from a consumer credit reporting agency, such as credit history;

Information we obtain to verify something a customer or consumer has told us in connection with a loan application, such as loan balances, employment, credit, or other relationships, such as employment history and, deposit verifications.

Except as permitted or required by law, if you prefer that we not share this loan and credit information about you with our affiliates, you may direct us not to by mailing in a letter stating that your intent to opt out to Delmar Financial Company, 1066 Executive Parkway, Suite 100, St. Louis, MO 63141-5003, Attn: Manager.

OTHER CUSTOMER INFORMATION

We may disclose other information as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

Information we receive from the customer or consumer on applications or other forms, such as name, address, social security number, assets, and income;

Information about transactions with us, our affiliates, or others, including but not limited to loan payoff amount, credit history, and parties to transactions; and

Information we receive from a consumer credit reporting agency, including but not limited to credit worthiness and credit history.

We believe that keeping your trust is very important, so if you have inactive or paid in full accounts with us, we will continue to adhere to the policies and practices described in this notice. We apply opt out at the account level, not by individual customer. When any person listed with others on an account opts out (for example, a co-applicant), we will list the entire account as having opted out.

We reserve the right to amend and/or modify the procedures contained in this notice at any time. If we do so, we will communicate any material changes to you as required by law.

Mail any correspondence to:

Delmar Financial Company
1066 Executive Parkway, Suite 100
St. Louis, MO 63141
Attn: Manager