



Mortgage, Ltd.

PRIVACY NOTICE

Introduction

CS Mortgage, Ltd knows that you expect privacy and security for your personal financial information. This privacy policy is designed to inform you of the types of information we collect from our customers, how we use that information, and the circumstances under which we will share it with third parties.

We Respect Your Privacy

CS Mortgage, Ltd respects your privacy and is committed to treating your information responsibly. We believe many customers appreciate receiving offerings of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us and that you expect privacy and security for your personal and financial affairs.

Information Collection

CS Mortgage, Ltd will collect non public personal information about you only where we reasonably believe the information will be necessary or useful in processing or administering your loan, or providing products, services and other opportunities that we think will be of interest to you. In this notice, the term non public personal information refers to information about you that we receive from the sources described below and that is not otherwise lawfully available to the general public.

We collect nonpublic personal information about you from the following sources: (1) information we receive from you on application or other forms, (2) information about your transactions with us, our affiliates or others, and (3) information we receive from consumer reporting agencies.

Information sharing

CS Mortgage, Ltd does not disclose any nonpublic personal information about our customers or former customers to anyone, except as required or permitted by law.

Confidentiality and Security

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 to comply with federal standards to guard your nonpublic personal information.

Right to Financial Privacy Act of 1978

As per the above referenced act, financial records involving your transaction will be available to U.S. Department of Housing and Urban Development (HUD/FHA), the Veterans Administration, CS Mortgage, Ltd., it's Successors and/or Assigns and/or the investor holding your mortgage, whichever are applicable, without further notice or authorizations. No financial information will be disclosed or released to any other governmental agency or department without your consent, except as required or permitted by law.

We appreciate your business and want you to understand our commitment to maintaining the privacy of your nonpublic information, as expressed in this Privacy Policy. This Privacy Policy applies only to individual consumers. The Privacy Policy is effective as of July 1, 2001. We reserve the right to amend the policy at any time. If you have questions about this Privacy Policy, please contact your CS Mortgage, Ltd loan Officer.

I hereby acknowledge receipt a copy of this Privacy Statement.

Borrower

Borrower