

FACTS**What Does Commonwealth Mortgage Do With Your Personal Information?**

Why?	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 required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	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"> • Social Security Number and Income • payment history and credit scores • assets and employment information 	
How?	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 Commonwealth Mortgage chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Commonwealth Mortgage share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	No
For our affiliates' everyday business purposes -- information about your creditworthiness	No	No
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share
To limit our sharing	<ul style="list-style-type: none"> • Call 936-539-6651 • Visit us online: www.commonwealth-mtg.com or • Mail the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	<ul style="list-style-type: none"> • Call 936-539-.6651 or go to www.commonwealth-mtg.com 	

**Mail-in Form**

Mark any/all you want to limit	
Name	
Address	
City, State Zip	
Loan #	
Mail to:	
Commonwealth Mortgage of Texas, LP	
11133 Interstate 45 South #310	
Conroe, TX 77302	

Who we are	
Who is providing this notice?	Commonwealth Mortgage of Texas, LP 11133 Interstate 45 South #310 Conroe, TX 77302
What we do	
How does Commonwealth Mortgage 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 Commonwealth Mortgage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for a loan or provide account information • give us your income information or give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Commonwealth Mortgage has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include APPROVED LENDERS.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Commonwealth Mortgage doesn't jointly market.</i>

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