



PRIVACY POLICY AND PRACTICES

At Homeword, we value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal information such as credit history, income, employment history, financial assets, account information and financial debts. It also includes the information provided on your application or registration form.

Information We Collect and May Disclose

This information can take any of the following forms:

- Information we receive from you orally, on applications or other forms, such as your name, address, assets, debt and income
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage
- Information we receive from a credit reporting agency, such as your credit history

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including negotiation with lenders for foreclosure mitigation, aiding you in obtaining loans from others and providing you financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties. Your personal information will be released to the following individuals or agencies ONLY UPON YOUR WRITTEN AUTHORIZATION:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes
 - Homeword receives funds through the NeighborWorks America organization, and as such is required to share public, non-personal information with this organization for purposes of monitoring, compliance and evaluation

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

You may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).