

FACTS**WHAT DOES FIRST GUARANTY MORTGAGE CORPORATION 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 requires 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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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 First Guaranty Mortgage Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Guaranty Mortgage Corporation share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transaction, maintain your account(s), respond 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	Yes	No
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	We Don't Share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call (800) 296-2275

What we do	
How does First Guaranty Mortgage Corporation protect my personal information?	To protect 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 First Guaranty Mortgage Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Give us your contact information or show your government-issued ID ▪ Provide employment information or provide your mortgage information ▪ Apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, if any, 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Guaranty Mortgage Corporation does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Guaranty Mortgage Corporation does not share with nonaffiliates so they can market to you.</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>First Guaranty Mortgage Corporation does not jointly market.</i>

Other important information	
<p>You may have other privacy protections under applicable state laws including those for Vermont and Nevada residents. To the extent the state laws apply, we will comply with them when we share information about you, and in some cases may be limited by you.</p> <p>Vermont Residents: We will not share personal information about you with our affiliates to the extent prohibited by applicable state law or to the extent your prior consent to share is required by applicable state law.</p> <p>Nevada Residents: Pursuant to Nevada law, we are providing this notice, which applies to accounts with Nevada mailing addresses, to inform you that you may elect to be placed on our internal “do not call” list. If you would like to be placed on the list, please let us know by simply calling us at 1-800-296-2275. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101 Telephone: (702) 486-3132 Email BCPINFO@ag.state.nv.us.</p>	