

PRIVACY POLICY AND PRACTICES **OF** **D H I C, INC**

We, at DHIC, 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 of our clients.

Personal information, as used in this notice, means information that identifies an individual personally, and is not otherwise publicly available information. It includes personal financial information, such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect:

We collect personal information to support our lending operations, financial fitness counseling, and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency; and,
- Information that we receive from personal and employment references.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development and government agencies, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law.

Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

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PRIVACY CHOICE FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) to unaffiliated third parties not described in this notice, please check the box below to indicate your privacy choice. Then send this form to the address listed below.

Limit disclosure of personal information about me to unaffiliated third parties not described in this notice

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____