

PRIVACY POLICY

Introduction:

As financial services professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. We are dedicated to protecting your confidential information and have established standards and procedures to safeguard your personal information. This Privacy Policy statement is to make you aware of how we treat the personal information we receive about you.

Our Privacy Policy:

It is our policy that we do not disclose nonpublic personal information about our customers, except as provided by law. Nonpublic personal information is nonpublic information about you that we obtain in connection with providing a financial product or service to you. In particular, we do not provide account or personal information to nonaffiliated companies for independent telemarketing or direct mail marketing of any products or services of those companies.

How we collect information:

Information about consumers is accumulated in various ways. Some is provided by customers themselves on applications or other forms. Other data is developed by Primary Residential Mortgage, Inc. as part of providing a product or service to a customer. Still other information is obtained from outside sources such as consumer reporting agencies.

Information we may share with others:

PRIMARY RESIDENTIAL MORTGAGE, INC. contracts with other financial institutions to jointly market financial products. We are permitted by law to share all the information collected, as described above, with companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Confidentiality:

We will limit the use and collection of information about our customers to that which is necessary to conduct our business. We use information to protect and administer your records, accounts and funds; to comply with certain laws and regulations; to help us to design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

We do not reveal specific information about your accounts or other personally identifiable data to parties outside our company for their independent use unless:

- 1) you request or authorize it
- 2) the information is provided to help complete a transactions initiated by you
- 3) the information is provided to a reputable credit bureau or similar information reporting agency; or
- 4) the disclosure is lawfully permitted or required.

Limits on Employee Access:

At PRIMARY RESIDENTIAL MORTGAGE, INC., employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated on the importance of maintaining the confidentiality of customer information and on these Privacy Principles. As PRIMARY RESIDENTIAL MORTGAGE, INC. employees are responsible for maintaining the confidentiality of customer information.

Security:

We safeguard personal and financial information according to established standards and procedures. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. Our employees are trained to understand and comply with these information principles.

Information about former customers:

We maintain the same policy about disclosing information about former customers as we do about our current customers.

Complete and Accurate Information:

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

Future changes:

We reserve the right to change the procedures and other provisions in this disclosure at any time. If we do, we will notify you of those changes.

If you have questions.....

PRIMARY RESIDENTIAL MORTGAGE, INC. recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed this Privacy Policy, which is available to our customers. Customers who have questions about the Privacy Policy or have a question about the privacy of their customer information should call us at 1 (800) 255-2792.

PRIMARY RESIDENTIAL MORTGAGE, INC.
4750 W. Wiley Post Way #200
Salt Lake City, UT 84116
Attn: Compliance Department

Date: _____

Applicant: _____

Applicant: _____