PRIVACY POLICY

Ross Mortgage Corporation takes its clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to enable us to make an informed decision about granting you credit. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic information about you from the following sources: (i) information we receive from you on applications or other forms; (ii) information about your transactions with us, our affiliates, or others; (iii) information we receive from a consumer reporting agency; and (iv) information we receive from your bank, your employer, and your current mortgage lender (if any).

We do not disclose the following kinds of nonpublic personal information about you: (i) information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; (ii) information about your transactions with us, our affiliates, or others, such as your payment history or loan balance; and (iii) information we receive from a consumer reporting agency, such as your creditworthiness, credit score, or credit history, except, we may disclose certain nonpublic personal information about you to our affiliate, Ross IBF, for the purpose of Ross IBF soliciting you for various insurance products. You are not required to purchase such products from Ross IBF in order to be granted a mortgage loan.

I/We acknowledge receiving a copy of this Privacy Policy statement.

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Signature	Date	Signature	Date
_____		_____	
Signature	Date	Signature	Date