

FACTS

WHAT DOES FIRST SOURCE CAPITAL MORTGAGE, INC. 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
- Credit history and credit scores
- Property and loan information (purchase price, appraisal, assets, debts)
- Payment history and account balances

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 Source Capital Mortgage, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FSCAP share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, 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	Yes	Yes
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

To limit our sharing Email privacy@fscap.com with your name and your loan number, property address, or the phone number on your application (please do not include your Social Security number or full account numbers in your email), and tell us you want to opt out of joint marketing. We will stop sharing your information for that purpose as soon as reasonably practicable after we receive your request.

Please note: Federal law lets us continue sharing information for our everyday business purposes (processing your loan, servicing your account, reporting to credit bureaus, and similar purposes) and to market our own products and services to you, even after you opt out of joint marketing.

Questions? Call 888-484-1256 or go to www.fscap.com/contact

Who We Are

Who is providing this notice?

First Source Capital Mortgage, Inc. (NMLS #217672)

What We Do

How does First Source Capital Mortgage, Inc. protect my personal information?

To protect your 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 Source Capital Mortgage, Inc. collect my personal information?

We collect your personal information, for example, when you:

- Apply for a loan or give us your contact information
- Provide account or income information, or give us your employment history
- Show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

First Source Capital Mortgage, Inc. has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

First Source Capital Mortgage, Inc. does not share with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

First Source Capital Mortgage, Inc. does jointly market. You can opt out of this — see "To limit our sharing" above.

Other Important Information

First Source Capital Mortgage, Inc. is an independent mortgage broker. We are not a bank or credit union, and we do not fund, underwrite, approve, or hold the loans we arrange. We share your information with the lenders and investors to whom we submit your loan request and with service providers needed to process your loan, such as appraisers, title companies, and credit reporting agencies. We do not sell your personal information.

First Source Capital Mortgage, Inc. | NMLS #217672 | 4602 92nd St., Lubbock, TX 79424 | 888-484-1256 | www.fscap.com | Equal Housing Opportunity

This notice was prepared against the CFPB model privacy form (12 CFR 1016, Appendix A) and GLBA/Regulation P (12 CFR 1016.4–.6).