

[Date]

[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

Re: Mortgage Account Number: [Account Number]

## **Annual Privacy Policy Disclosure**

Dear [Customer Name],

At [Financial Institution Name], protecting your privacy and the security of your personal information is our top priority. This letter provides important information about how we collect, share, and protect your personal data in connection with your mortgage loan.

### **Information We Collect**

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as your name, address, social security number, assets, and income).
- Information about your transactions with us, our affiliates, or others (such as your loan balance and payment history).
- Information we receive from consumer reporting agencies (such as your creditworthiness and credit history).

### **How We Use Your Information**

We use the information we collect to provide the products and services you have requested, to service your mortgage account, and to comply with legal and regulatory requirements.

### **Information Sharing**

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law. We may share information with non-affiliated third parties that perform services on our behalf (such as mortgage servicers or legal counsel) or to respond to court orders and legal investigations.

### **How We Protect Your Information**

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information. We restrict access to your personal and account

information to those employees who need to know that information to provide products or services to you.

## **Your Right to Opt-Out**

If you prefer that we do not share non-public personal information about you with non-affiliated third parties for marketing purposes, you may opt out by calling us at [Phone Number] or visiting [Website URL].

If you have any questions regarding this notice, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Authorized Signature]  
[Name of Financial Institution]  
[Department Name]