

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: Notice of Financial Privacy Policy

Mortgage Loan Number: [Loan Number]

Dear [Borrower Name],

At [Mortgage Servicer Name], we value your privacy and are committed to protecting your personal financial information. This notice describes our privacy policy regarding how we collect, share, and protect your non-public personal information in connection with the servicing of your mortgage loan.

Information We Collect

We collect 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, payment history, and method of payment).
- Information we receive from consumer reporting agencies (such as your creditworthiness and credit history).

Information We Share

We may share the information described above with our affiliates and with non-affiliated third parties as permitted by law. This includes sharing information to:

- Service and maintain your mortgage loan.
- Process transactions requested by you.
- Respond to court orders and legal investigations.
- Report to credit bureaus.

We do not sell your personal information to third parties for marketing purposes.

How We Protect Your Information

To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with federal standards. We restrict access to non-public personal information about you 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 (outside of the exceptions permitted by law), you may opt-out by:

- Calling us at: [Phone Number]
- Visiting our website at: [Website URL]
- Mailing the attached opt-out form to: [Address]

Sincerely,

[Mortgage Servicer Name]
[Customer Service Department]
[Contact Phone Number]

Privacy Opt-Out Form

If you want to opt-out of information sharing, please complete and return this section.

Name: _____

Loan Number: _____

Do not share my personal information with non-affiliated third parties.