

# FACTS

## WHAT DOES FIRST HERITAGE MORTGAGE, LLC 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**
- **Payment history**
- **Credit scores**
- **Credit history**
- **Account balances**
- **Transaction history**

### 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 Heritage Mortgage, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Heritage Mortgage, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> To offer only our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness.	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes –</b> Information about your transaction and experience.	<b>Yes</b>	<b>No</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>No</b>
<b>For non-affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

### To limit our sharing

- Call – **866-833-5626** or go to <http://fhmtg.com/optout/> or
  - Visit us online: <http://fhmtg.com/optout/> and send us an email, or send us a letter to First Heritage Mortgage, LLC, Attn: Alex Wish, 3201 Jermantown Road Ste: 800, Fairfax, VA 22030
- or
- Mail the form below

**Please note:**

If you are a new customer, we can begin sharing your information **30** days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at anytime to limit our sharing.

### Questions?

Call **866-833-5626** or go to [www.fhmtg.com/optout](http://www.fhmtg.com/optout)

### Mail-in Form

<p><b>Leave Blank OR</b> [If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.]</p> <p>____ Apply my choices only to me</p>	<p>Mark if you want to limit:</p> <p>___ Do not use my information regarding this transaction for any future marketing purposes related to new loan programs and/or lower rates. I understand that by limiting the sharing of my information as it relates to this transaction, I will not be eligible to be enrolled in my loan officer's post closing gift program or receive future mortgage information that may benefit me.</p>															
	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Name</td> <td></td> </tr> <tr> <td>SSN</td> <td></td> </tr> <tr> <td>Name</td> <td></td> </tr> <tr> <td>SSN</td> <td></td> </tr> <tr> <td>Address</td> <td></td> </tr> <tr> <td>City, State, Zip</td> <td></td> </tr> <tr> <td>Email Address</td> <td></td> </tr> </table>	Name		SSN		Name		SSN		Address		City, State, Zip		Email Address		<p><b>Mail to:</b> First Heritage Mortgage, LLC Attn: Alex Wish 3201 Jermantown Road Ste: 800 Fairfax, VA 22030</p>
Name																
SSN																
Name																
SSN																
Address																
City, State, Zip																
Email Address																

Who we are	
Who is providing this notice?	FIRST HERITAGE MORTGAGE, LLC
What we do	
How does First Heritage Mortgage, LLC 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.  We also use procedural safeguards that comply with federal standards to guard your non-public personal information.
How does First Heritage Mortgage, LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Give us your contact information, or</li> <li>• Apply for a loan, or</li> <li>• Provide employment information, or</li> <li>• Give us your wage statements, or</li> <li>• Give us your income information, or</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account held jointly with someone else?	<b>Your choices will apply to everyone on your account</b>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Heritage Mortgage, LLC has a business relationship with Stanley Martin Companies. Stanley Martin Companies has a majority ownership in First Heritage Mortgage, LLC. Our affiliates include nonfinancial First Excel Title, LLC, Lender Service Providers, LLC, and Samson Properties.</i></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with include direct marketing companies such as Top of Mind Networks, LLC.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>First Heritage Mortgage, LLC does not jointly market with any affiliated or non-affiliated companies. We may contact you directly as a standard practice to keep you abreast of changes to the market that may benefit you as it relates to your loan program.</i></li> </ul>

Other important information
For California residents only: We will not disclose or share information about California residents without first providing you with a California Privacy Notice and honoring your choice unless such sharing or disclosure is permitted by applicable law.