

www.1stPriorityMortgage.com NMLS#29600

FACTS	WHAT DOES 1ST PRIORITY 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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number and Income</li> <li>Assets and Account balances</li> <li>Credit history and Credit scores</li> </ul>		
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 1st Priority Mortgage, Inc. chooses to share; and whether you can limit this sharing.		
		Does 1st Priority	
Reasons we can	share your personal information	Mortgage, Inc. 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		No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit	• Mail the form below		
our sharing	<b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 10 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
	However, you can contact us at any time to limit our sharing.		
Questions?	Call 888-500-9733 or go to email: info@1stprioritymortgage.com		
Mail-in Form			
	<ul> <li>Mark any/all you want to limit:</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> </ul>		
	Name Address City, State, Zip		
Mail To:	1st Priority Mortgage, Inc.		

6000 Sheridan Drive, Williamsville, NY 14221



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Who we are		
Who is providing this Notice?	1st Priority Mortgage, Inc.	
What we do		
How does 1st Priority 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 1st Priority Mortgage, Inc. collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Apply for a loan or Give us your income information</li> <li>Give us your contact information or Provide account information</li> <li>Give us your employment history</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>	
Why can't I limit all sharing?	<ul> <li>Federal Law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates includeHoward Hanna Real Estate Services; Howard</i> <i>Hanna New York Insurance Services, Inc.; Hanna Holdings, Inc</i>	
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li><i>1st Priority Mortgage, Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul>	
Joint Marketing	<ul> <li>agreement between nonaffiliated financial companies that</li> <li>ether market financial products or services to you.</li> <li><i>1st Priority Mortgage, Inc. doesn't jointly market.</i></li> </ul>	

