



8180 Greensboro Drive | Suite 500  
McLean, Virginia 22102  
703.556.3333 | 800.296.2275

Thursday, July 24, 2008

## First Guaranty Mortgage Corporation Privacy Notice

### Introduction

First Guaranty Mortgage Corporation knows that you expect privacy and security for your personal financial information. This privacy policy is designed to inform you of the types of information we collect from our customers, how we use that information, and the circumstances under which we will share it with third parties.

### We Respect Your Privacy

First Guaranty Mortgage Corporation respects your privacy and is committed to treating your information responsibly. We believe many consumers appreciate receiving offerings of products and services that may be useful to them. At the same time, we understand the need to safeguard sensitive information that you have provided to us and that you expect privacy and security for your personal and financial affairs.

### Information Collection

First Guaranty Mortgage Corporation will collect nonpublic personal information about you only where we reasonably believe the information will be necessary or useful in processing or administering your loan, or providing products, services and other opportunities that we think will be of interest to you. In this notice, the term nonpublic personal information refers to information about you that we receive from the sources described below and that is not otherwise lawfully available to the general public.

We collect nonpublic personal information about you from the following sources: (1) information we receive from you on applications or other forms, (2) information about your transactions with us, our affiliates or others, and (3) information we receive from consumer reporting agencies.

### Information Sharing With Third Party Service Providers And Joint Marketers

First Guaranty Mortgage Corporation also may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or, unless you are a resident of California, to other financial institutions with whom we have joint marketing arrangements.

If you are a resident of California, First Guaranty Mortgage Corporation may disclose all customer information collected, as described above, to financial institutions with which we have joint marketing agreements and related third party service providers, unless you opt out; that is, you tell us not to make those disclosures. If you wish to opt out of disclosure to financial institutions with which we have joint marketing agreements, you may fill out and sign the form entitled **Important Privacy Choices For Consumers** and return it to us at the address indicated. Once we receive this form, we will stop sharing your information within a reasonable period of time.

### Information Sharing With Other Third Parties and Your Opt Out Rights

Unless you are a resident of California, First Guaranty Mortgage Corporation also may disclose all information we collect, as described above, to the following types of unaffiliated companies: (i) financial service providers, such as consumer banks or insurance companies and agents; and (ii) non-financial companies, such as direct marketers, membership clubs, and home warranty providers.

If you prefer that we not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of those disclosures; that is, you may tell us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosure to non-affiliated third parties, you may fill out and sign the **Opt Out Form** at the end of this privacy notice and return it to us at the address indicated. Once we receive your Opt Out Form, we will stop sharing your information within a reasonable period of time.

If you are a resident of California, First Guaranty Mortgage Corporation will obtain your consent prior to disclosing nonpublic personal information about you to non-affiliated third parties, except as otherwise described herein or to the extent that sharing such information is required or permitted by law.

### Information Sharing Permitted By Law

In addition to the third parties described above, we also may share your nonpublic personal information to certain nonaffiliated third parties as permitted by law.

### Our Former Customers

After you are no longer a customer of First Guaranty Mortgage Corporation, we will continue to treat the nonpublic personal information we have about you as if you were still our customer.

### Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We appreciate your business and want you to understand our commitment to maintaining the privacy of your nonpublic personal information, as expressed in this Privacy Policy. This Privacy Policy applies only to individual consumers. This Privacy Policy is effective as of June 1, 2008. We reserve the right to amend the policy at any time. If you have questions about this Privacy Policy, please contact First Guaranty Mortgage Corporation, 8180 Greensboro Drive, Suite 500, McLean, VA 22102-3823.



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### Opt Out Form

**To: First Guaranty Mortgage Corporation**  
**Attention: General Counsel**

**From:** \_\_\_\_\_  
                  Name(s)  
\_\_\_\_\_  
                  address  
\_\_\_\_\_  
                  address  
\_\_\_\_\_  
                  address

**Product Identification Number:**

**Loan Number:** \_\_\_\_\_

**Check each that apply:**

**Please discontinue sharing nonpublic personal information about me with unaffiliated third parties. I understand that you continue to have the right under applicable law to share nonpublic personal information about me with certain third parties.**

**Mail this form to:**  
**First Guaranty Mortgage Corporation, Attention General Counsel, 8180 Greensboro Drive, Suite 500, McLean, VA 22102-3823**