



Century Lending Company

9920 Corporate Campus, Ste. 3000

Louisville, KY 40223

(502) 753 – 4155

Privacy Policy

At Century Mortgage Company, we recognize our obligation to keep your private information secure and confidential. This notice will provide you with detail concerning our data security measures that apply to our recordkeeping system, website, and customer information.

Scope of Policy.

This Privacy Policy (the “Policy”) applies only to the collection, use and sharing of information that you provide to us through electronic means via internet, facsimile, email, and/or through information you deliver to us personally or through mail delivered via the United States Postal Service. This policy does not apply to the practices or policies of third parties, Century’s business partners, or others with whom we may do business. Our website may contain links to third party sites not controlled by Century or covered by this Policy. We strongly recommend that you review the privacy policies of all third parties prior to providing any personal or financial information to those parties.

We comply with all applicable state and federal privacy laws, including:

- The Gramm-Leach-Bliley Privacy Act / Privacy of Consumer Financial Information Act
- The Social Security Number Privacy Act
- Electronic Communications Privacy Act
- Telephone Consumer Protection Act
- Fair Housing Act
- The Fair Credit Reporting Act
- Federal Trade Commission’s Red Flags Rule

How Do We Collect Information?

All personal and/or financial information and/or authorizations you provide to us are voluntary. We collect non-public information about you from information we receive from you on your applications or other forms; information about your transactions with us, our affiliates, or others; and information we receive from a consumer reporting agency. We also collect non-public information from records maintained by or on behalf of Century, which may include your loan origination file, your loan servicing file, other files specific to your loan, public records, or other written or recorded documents and information submitted to us by you, our employees, and/or our business partners. We may also collect public or non-public information from third parties, such as third party brokers, credit reporting bureaus, courts, and other public and non-public sources.

What information do we gather?

Non-public information that we collect includes:

- Personal identification information, including your name, address, social security number in whole or in part, telephone number, email address, date of birth, and other identifying information including, in some circumstances, medical information; and
- Financial information, including income information, employment and tax information, account numbers, bank information, asset information, liability information, and other information related to your financial resources; and
- Other information deemed necessary to provide our services or products to you.

How Is Non-Public Information Used?

We do not disclose non-public information except as allowed by law. We use non-public information as needed to process your request for our services, products or information. For example, if you apply for a mortgage loan with Century, we will use non-public information to determine your eligibility for certain mortgage loans and then, if appropriate, to process and close your mortgage loan. If Century administers or services your mortgage loan, then we will use non-public information to complete our servicing duties, which may include processing of payments or working to resolve issues or disputes related to your mortgage loan. We train our employees to protect your non-public information. We may also use information we collect for analytical, statistical, research or marketing purposes, as allowed by law.

We do not sell our customer lists, customer information, or non-public information. As permitted by law or allowed by you, there are situations in which your public or non-public information may be shared with third parties. These situations include:

- Century-affiliated companies, including our servicers, subservicers, master servicers, business partners, or others who provide services to us;
- Investors, banks, trusts, trustees, agencies, organizations, or entities holding an interest in your mortgage loan or evaluating the purchase, assignment, or transfer of your mortgage loan;
- Regulatory agencies such as the Consumer Financial Protection Bureau, the U.S. Department of Housing and Urban Development and state regulatory agencies;
- Courts or attorneys who serve us with a subpoena;
- Successor lenders or investors and our assignees, successors or fiduciaries;
- Other companies or persons not affiliated with Century that provide services to us when disclosure is permitted, not prohibited, or otherwise required or allowed by applicable law.

Patriot Act Disclosure.

To help the United States government prevent fraud and fight the funding of terrorism, money laundering and related activities, Federal law requires that we obtain, verify and record information that identifies each person who applies for a mortgage loan through Century Mortgage Company d/b/a Century Lending Company. We will ask you for your name, address, date of birth, and other identification information. We may also inspect and/or copy your driver's license or other identifying documents. If you fail or refuse to provide such information, we may decline to open account or establish or continue a customer relationship with you.

Social Security Number Privacy Act.

Century Mortgage Company d/b/a Century Lending Company collects social security numbers in order to allow us to provide services to you; to support federal, state and local legal requirements; and to meet our human resources needs. We restrict access to social security numbers to those employees, agents, and contractors who require those numbers to support these purposes. We will not disclose your social security number to any third parties except as otherwise stated in this Policy, or as required or allowed by law. We strive to protect social security numbers known to us by maintaining physical, electronic, procedural, and technological safeguards in compliance with state, local and federal regulations relating to the non-disclosure of social security numbers.



Equal Housing Lender.

Century Mortgage Company d/b/a Century Lending Company is an equal housing lender. This means that we conduct our business in accordance with the Federal Fair Housing Law and its amendments. The Fair Housing Law states that it is illegal to discriminate against any person because of race, national origin, color, religion, sex, familial status, or handicap in:

- The sale or renting of housing and/or in the advertising of the sale or rental or housing;
- The financing of housing;
- The provision of real estate brokerage services;
- The appraisal of housing;
- Blockbusting or similar activities

In accordance with the act and our own anti-discrimination policies, we will not take any of the following actions based upon race, national origin, color, religion, sex, familial status, or handicap:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points or fees;
- Discriminate in any way in regard to property;
- Refuse to purchase, sell, assign, service or otherwise deal with a mortgage loan;
- Set different terms or conditions relating to the purchase, sale, assignment, servicing or other dealing with any mortgage loan

In addition, we will not:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right;
- Advertise or make any statement that indicated a limitation or preference based upon race, national origin, color, religion, sex, familial status, or handicap.

We do business in accordance with the Federal Fair Housing Law. Anyone who feels that he or she has been discriminated against may file a complaint of housing discrimination by calling 1-800-669-9777 (toll-free), or 1-800-927-9275 (tdd), or by contacting the U.S. Department of Housing and Urban Development, Assistant Secretary for Fair Housing and Equal Opportunity, Washington, D.C. 20410.

Cookies and Similar Informational Devices.

Specific pages and programs of our website may utilize “cookies” or other devices designed to assist you with your use of our website, as well as provide us with statistical information. We may use cookie technology or other online tracking technologies to gather information about your visit and use of our website in order for us to measure website activities, surfing trends, referral trends, internet service provider information, and other statistical data. This will assist us with our efforts to design the most useful website for you and our customers.

Modification of Policy.

This Policy is effective as of January 1, 2011. We reserve the right to amend, alter, update, or otherwise change this Policy at our discretion. Any changes to this Policy will be posted to this web page in a timely manner.

General Disclosure. Century Mortgage Company d/b/a Century Lending Company shall not be held responsible or liable for the quality or results or products, services, or promises of any third party. Our website and its programs, functions and features are offered on an “as-is” basis only with no guarantees, promises, or covenants.

Licensing. Century Mortgage Company d/b/a Century Lending Company, NMLS Unique Identifier #3925

Colorado	Licensed as a mortgage lender/servicer by the State of Colorado.
District of Columbia	Mortgage Dual Authority License #7121
Florida	Mortgage Lender's License ML0700880
Georgia	Licensed Georgia Residential Mortgage Licensee #19550 as Century Mortgage Company (Kentucky) Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, Kentucky 40223
Idaho	Licensed Idaho Mortgage Lender MBL-4825 as Century Mortgage Company d/b/a Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, Kentucky 40223
Illinois	Illinois Residential Mortgage Licensee MB-6759709 as Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, Kentucky 40223
Indiana	DFI First Lien Mortgage Lending License #11050 DFI Subordinate Lien Mortgage Lending License #16429
Kentucky	Mortgage Loan Company License MC23738
Maryland	Licensed Mortgage Lender #11976 as Century Mortgage Company d/b/a Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, Kentucky 40223
Michigan	Mortgage Lender License FL-0010624
Minnesota	Residential Mortgage originator License #20425476 This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206(3) and (4).
Missouri	Missouri Residential Mortgage Licensee #091733 as Century Mortgage Company, 231 South Bemiston Avenue, St. Louis, Missouri 63105

Ohio

First Mortgage Lending License MB-803237.000, as Century Mortgage Company of Kentucky d/b/a Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, Kentucky 40223

First Mortgage Lending License MB-803237.001-BR, as Century Mortgage Company of Kentucky d/b/a Century Lending Company, 5455 Rings Road, Suite 100, Dublin, Ohio 43017

Tennessee

Mortgage Lender License #2427

Virginia

State Corporation Commission Mortgage Lender License MC-3214 as Century Mortgage Company d/b/a Century Lending Company, 9920 Corporate Campus, Suite 3000, Louisville, Kentucky 40223.

Wisconsin

Mortgage Banker License #476

Questions and Comments.

If you have questions or comments regarding this Policy or any other policy or practice of Century, please contact us as: Legal Department, Century Mortgage Company d/b/a Century Lending Company, 9920 Corporate Campus Drive, Suite 3000, Louisville, KY 40223.