

PRIVACY STATEMENT

CUSTOMER PRIVACY DISCLOSURE

FLmortgageDr, Inc. dba Eclipse Mortgage Services (TM) respects our customers' right to privacy. In the course of our business, you may provide us with confidential information concerning your financial affairs and we understand and appreciate the importance of maintaining the confidentiality of that information. We strive to meet the highest standards in the conduct of our business and therefore observe both the letter and the spirit of the law surrounding customer privacy issues. Maintaining the confidentiality of the information you entrust with us is a responsibility we take very seriously. We collect, maintain, use and share information about you only where we reasonably believe that it will help administer our business or provide products, services and other opportunities to you.

This privacy statement applies to individual consumers and customers of FLmortgageDr, Inc. dba Eclipse Mortgage Services (TM)

Our privacy statement is specifically designed for the protection of consumers, or individuals obtaining a financial product or service from us for primarily personal, family or household purposes. We use your personal information to verify your identity, provide you with quality customer service and evaluate your request for products and/or services.

Types of Personal Information

We collect various types of information about you during the normal course of offering and providing financial products and services. Examples of such information are: Information you provide in order to obtain or maintain a service or product, such as loan application data communications from you regarding your loan(s), such as a change of address request Information gathered from your transactions and account history with us, our affiliates, and others, such as your loan payment history Information obtained from third parties such as consumer reporting agencies or credit bureaus, employers, depository institutions and others, that we use to evaluate a loan application Information that we may gather in compliance with certain laws and regulations, such as the Home Mortgage Disclosure Act.

Sharing of personal information with third parties Individuals or companies outside of Florida Mortgage Corporation are considered third parties. Mortgage lenders are permitted (and sometimes even required) to share customer information with third parties for certain purposes, such as servicing customer relationships, fraud and risk management, and responding to transaction requests.

We do **NOT** sell customer or former customer lists or personal information to list brokers, marketing firms or to other third parties.

How we keep information private

We have internal policies and procedures designed to keep customer information safe. These include: Allowing access to customer information only to authorized employees performing specific job responsibilities necessitating such access Maintaining physical, electronic and procedural safeguards that comply with federal regulations to protect customer information Training employees on privacy and disciplining any employees who violate our procedures Medical and health information.