

UTAH HOUSING CORPORATION

PRIVACY POLICY

This notice is being sent to you in accordance with federal law. There is no action required on your part. The notice is for informational purposes only.

Your Privacy

At Utah Housing Corporation (UHC), respecting the privacy and security of your personal information is important to us. Just like you, we want all of your personal information kept that way – personal and private. This notice describes the privacy policy and practices followed by UHC.

Safeguarding Customer Information

UHC will restrict access to nonpublic personal information about you to employees who need it to perform their job responsibilities. Furthermore, nonpublic personal information, as described below, may be provided to our service providers so we can provide or offer products or services to you and process and service your account(s). Even if you are no longer our customer, we will continue to treat your nonpublic personal information in the same way as if you were still a customer. In addition, we maintain physical, electronic and procedural safeguards that comply with federal regulations for maintaining the confidentiality of your information.

Any agreements entered into by UHC with nonaffiliated third parties to provide services to us or to make products or services available to you contain specific conditions requiring those companies to safeguard this information and to not use it for any other purpose.

Collection of Information

We only obtain the information needed to process your loan application and service your mortgage loan. The following lists the usual kinds of nonpublic financial information we obtain and from what sources that information is obtained:

- From you, on forms (such as a loan application), via the Internet, by telephone or otherwise. Examples of this type of information include your name, address, social security number, credit history, employment information and other financial information.
- From transactions with us, for example, payment history, account balances, and other transaction records.
- From credit reporting agencies, such as information relating to your credit worthiness and credit history.
- From third parties to verify information you have provided to us.

Sharing of Information

UHC does not disclose, or reserve the right to disclose, nonpublic financial information about its current or previous customers except as permitted or required by law.

UHC does not sell any nonpublic personal information for its current or previous customers with nonaffiliated third-party marketers offering their products and services. While UHC may offer financial products and/or services of our third party providers, UHC controls all information used to make such offers.

Thank you for allowing us to service your mortgage loan. We value your business and are committed to protecting your privacy.