



PRIVACY POLICY

Protecting Your Financial Information

1st Massachusetts Co. is committed to excellence in customer service. We also know that when you share information with us you expect us to respect your rights wishes, and at the same time to provide you with superior products and services. This Privacy Policy details our commitment and practices with respect to the information you share with us.

You are not required to take any action. However, this policy contains important information so please read it and keep it for your records.

Who This Policy Applies To:

The descriptions in this Policy apply to our relationships with individual customers who inquire about and/or obtain products or services from 1st Massachusetts Mortgage for personal, family and household purposes. This policy does not apply to business or commercial customers, however, our business and commercial customers information is also very important to us. We also respect the privacy of our business and commercial customers, and take steps necessary to protect their information.

Why We Gather Information:

We collect information about you to:

- Accurately identify you;
- Protect and administer your transactions, records, accounts, and funds;
- Help us design or improve our services to you;
- Save you time when you wish to purchase new products and services;
- Offer you quality services; and
- Comply with certain laws and regulations.

How We Collect Information:

As part of providing you with exceptional mortgage products and service, we may obtain information about you from the following sources:

- Applications, forms and other information that you provide to us, including information obtained in writing, in person, by telephone, electronically or by any other means;
- Transactions you've conducted with us or others;
- Consumer reporting agencies.

Others We Share Information With

We provide information we have obtained about you to others as may be permitted or required by law, such as:

- To respond to a subpoena, court order or order from governmental regulatory authorities;
- To consumer reporting agencies; and
- In connection with a proposed or actual sale or merger transaction involving us.

We also share information to complete transactions initiated by you, or when you request or authorize us to do so. At times it is necessary to disclose information to enforce, apply, or comply with the terms and conditions of an agreement or understandings we have with you and to protect the rights, property, or safety of us, our customers, or others. This includes sharing information with other companies and organizations to protect against fraudulent activities and credit risk.

How We Secure Information:

To Protect your information, we restrict access to nonpublic information about you to only those employees who need to know that information to provide superior products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Your relationship with 1st Massachusetts Mortgage is our proven and dependable way to gain access to complete residential mortgage products and services. We offer quality products, services and unequalled personal attention. At the same time we work hard to protect your confidentiality and security.

Thank you for allowing us to provide you with the mortgage products and services you need and desire.

I (we) acknowledge that I (we) have received a copy of this Privacy Policy of the date set forth below.

Customer's Signature

Date

Print Name

Customer's Signature

Date

Print Name

1st Massachusetts Mortgage Co.

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SIGN AND RETURN THIS PAGE ONLY