

Privacy Policy

Protecting Your Privacy

Commonwealth Mortgage Group places the highest priority on safeguarding the financial information provided by our customers. We recognize the sensitive nature of your information and take every precaution to keep your information confidential. You have entrusted our company with your information and have a right to expect the information you provide will be accessible only to those who must know the information in order to serve your needs. You also have a right to expect this information will only be used in an appropriate business manner. This policy describes the privacy practices of *Commonwealth Mortgage Group* and is being provided to you as required by Federal Financial Privacy Laws. For your convenience we have also provided our **privacy policy** in a downloadable PDF Version (Click on **privacy policy** to download).

This policy also describes how we collect and use information on this website, and the choices that you can make about the way your information is collected and used. So that this policy is easy to find, we make it available via a link at the bottom of our home page. By providing the information requested by our online forms and by continuing to use this website after having had an opportunity to review this policy, you have consented to our use of the information it collects as described at the point of collection or in this policy. We reserve the right to review and revise this policy from time to time without giving you prior notice. For this reason, we encourage you to review this policy whenever you use this website. Your use of the website following any such modification constitutes your agreement to follow and be bound by the policy as modified. The last date of modification is set forth below.

What type of information do we collect?

We collect nonpublic personal information only to provide services requested by our customers, that we believe will help us to meet your financial needs, or is allowed by law. For your mortgage loan we collect information regarding your banking relationships, employment status, income, monthly expenses, assets and liabilities from your application and other forms you have provided us.

Where do we collect information about you?

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including electronic and internet communications;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

This information is only used to handle your request for specific services. We do not collect information about you from third parties without a valid reason.

Why do we use this information? The information we collect is used to process and underwrite your mortgage loan and to provide financial services you may need and have requested.

Who has access to this information?

We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you and perform their jobs. We have developed specific policies and procedures to make sure our employees do not disclose unauthorized information or use our customers' information inappropriately. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

What type of information may we disclose?

We may disclose the following kinds of nonpublic personal information:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income and employer;
- Transaction information such as your account balance, payment history, parties to the transactions, and debit card usage.

To whom do we disclose this information?

We may disclose nonpublic personal information about you to the following types of third parties:

- Our affiliates;
- Financial service providers, such as mortgage lenders, mortgage bankers, and banks.
- Non-financial companies, such as insurance companies, title companies, appraisers, and processors so that together we can provide you the mortgage loan that you've requested;
- Companies that perform marketing services on our behalf or to other financial companies with whom we have joint marketing agreements.

All of those companies that act on our behalf are contractually obligated to keep information that we provide to them confidential, and use the information only to provide services we have asked them to perform for you and us.

We may also disclose nonpublic personal information to nonaffiliated third parties as permitted by law.

We do not sell our customer information to anyone or any company. We do not share your information with nonaffiliated third parties for their independent use. We do report the credit history of your transactions with us to the appropriate credit reporting agencies.

We will also provide information if:

- You request that we do so;
- We are required by law to provide requested information (i.e., subpoena, investigation of fraudulent activity); or,
- You have been informed about the possibility of our disclosure of your name, address, and phone number for the purposes of marketing a product we believe would be useful to you.

We will not disclose nonpublic personal information about former customers two years after they cease to be our customers, except as permitted by law. For the first two years, however, we may use this information in the same manner and extent as we do with current customers.

How do we safeguard our customers' information?

We provide our employees with specific policies and procedures for maintaining the confidentiality of your records, how and when the information would be used, how to handle external requests for information and how to handle customer information when they have received a legal request.

If we use companies to provide transaction services for our customers, we provide only the information necessary to complete the transaction. In addition we obtain, in writing, their agreement to maintain this information solely for this purpose and according to our stated privacy policies.

Email

If you send us email, we will share that email with our customer service representative or other employee who is best suited to respond to your inquiry. Once we have done our best to respond to your communication, we will either discard your email or, in certain instances, archive it.

Please note that the email functions on our web site do not provide for completely secure and private communications. For example, as most email communications are not encrypted, such email messages may be accessed and viewed by other Internet users, without your knowledge and permission, while in transit to us.

Our Commitment To Data Security

To prevent unauthorized access, maintain data integrity, and ensure the correct use of information, we have put in place physical, electronic, and managerial procedures to safeguard and secure the information we collect. Please be aware, however, that no Internet-based computer system can be considered 100% safe from intrusion. By accessing and using this web site, you agree that you, and not we shall bear the risk of any use or misuse of your information that is obtained by "hacking" or other nefarious means.

Links To Other Web Sites

You may find links to other web sites on our web site. We provide such links for your convenience; however, we cannot guarantee that any of the web sites you may find links to from within our web site adhere to the same privacy guidelines that we do. We suggest that you check the privacy policy of any web site you access from within our web site to ensure your information receives the same safeguards that we provide.

Disclaimer of Liability

Under no circumstances shall *Commonwealth Mortgage Group* be liable for any damages, including, but not limited to, special, incidental, consequential or exemplary damages, that result from the use of this web site, or the information or materials posted to or collected as a result of accessing this web site, even if *Commonwealth Mortgage Group* has been advised of the possibility of such damages.

How to Access or Correct the Information you Provided, and who can I Contact for Privacy Related Issues

1. Email: info@commonwealthmg.com
C/O Matthew Titel
2. Phone: 262. 691.6100, or
3. Mail: Commonwealth Mortgage Group, LLC
C/O Matthew Titel
325 Oakton Avenue Suite 101
Pewaukee, WI 53072

Opt Out Right

We do not disclose nonpublic personal information about you to nonaffiliated third parties other than disclosures permitted by law. If we change our policy in the future, we will provide you with the required opportunity to opt out prior to disclosing your nonpublic personal information.

We truly value and respect your privacy. You can be assured we will continue to safeguard your information. Thank you for the trust you have placed in Commonwealth Mortgage Group. For your convenience we have also provided our **privacy policy** and our Opt Out form in a downloadable PDF Version (Click on **privacy policy** to download).