



## NOTICE OF PRIVACY POLICY

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's Implementing regulation thereunder, 16 CFR Part 313.

1. Collection Sources:  
We collect nonpublic personal information about you from the following sources:
  - Information we receive from you on applications or other forms;
  - Information about your transaction with us, our affiliates, or others; and
  - Information we receive from a consumer-reporting agency.
2. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.
3. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## NOTICE OF RIGHT TO RECEIVE A COPY OF THE APPRAISAL REPORT

You have a right under law to receive a copy of any appraisal we obtain in connection with your application for a loan to be secured by real property. If you wish to receive a copy of the appraisal, you must call or send a request to **Integral Mortgage Company**. To be eligible to receive a copy of the appraisal you must have paid for the appraisal or reimburse us for the expense we incurred in obtaining the report. We will advise you of the cost when we receive your request.

Please note that any appraisal we obtain in connection with your loan application will be for the purpose of assisting the Lender in making an underwriting decision. Depending upon the amount and nature of the loan you have requested, the appraisal must be performed by a certified or license appraiser. The appraisal report should not be relied upon by you to determine the condition or value of the property, as the appraisal is made only to estimate the value of the property for lender purposes. If you wish professional assistance in determining those matters you should retain a private home inspector or other advisor.

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

**By signing below, each applicant acknowledges that you have read, understand and have received a copy of this document.**

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date