

FSI Mortgage Privacy Policy

FSI Mortgage LC aka Financing Seniors' Independence, an independent mortgage firm, is committed to safeguarding the confidential information of its clients and future clients. At FSI Mortgage LC aka Financing Seniors' Independence, we hold all clients' personal information in the strictest confidence. Personal information includes all records collected in connection with any of the services provided by FSI Mortgage LC aka Financing Seniors' Independence. We do not disclose information to unaffiliated third parties, except in the direct course of loan servicing and only as permitted by law. We are prohibited by law from doing so without advising you first. Our policy with respect to sharing personal information about you is listed below.

- We limit employee and agent access to information to only those who have a business or professional reason for knowing, and only to unaffiliated parties in the direct course of loan servicing as permitted by law.
- We maintain a secure office and computer environment to ensure that your information is not placed at reasonable risk.
- The categories of non-public personal information that we collect from a client depends upon the scope of the client's engagement. It will include information about your birth date, Social Security number, home insurance information, home mortgage information, a copy of your trust and information from consumer reporting agencies.
- We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including reverse mortgage lender institutions, conventional mortgage lender institutions, consultants, and auditors, and we expect them to keep this information private. Federal and state regulators may review firm records as permitted under law.
- We do not sell or share personally identifiable information to mailing list vendors or solicitors.
- Personally identifiable information about you will be maintained during the time you are a client, and for the time thereafter that such records are required to be maintained by federal and state laws. After this required period of record retention, all such information will be destroyed*.

Note: As required by the Right to Financial Privacy Act of 1978, The Department of Housing and Urban Development (HUD) has a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD without further notice or authorization but will not be disclosed or released to another government agency without your consent, except as required or permitted by law.

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