

FACTS**WHAT DOES Watson Mortgage Corp. DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- **Social Security number** and **Assets**
- **Credit history** and **Credit scores**
- **Employment information** and **Payment history**

How?

All financial companies need to share **Customers** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **Customers** personal information; the reasons **Watson Mortgage Corp.** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Watson Mortgage Corp. share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	Yes
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call **904-645-7111** — our menu will prompt you through your choice(s) or
- Visit us online: http://www.watsonmortgagecorp.com/contact_us.php

Please note:

If you are a *new* **customer**, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our **customer**, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **904-645-7111** or go to http://www.watsonmortgagecorp.com/contact_us.php

Who we are	
Who is providing this notice?	Watson Mortgage Corp.

What we do	
How does Watson Mortgage Corp. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Watson Mortgage Corp. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or • or • or • or • or <p>We also collect your personal information from other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Florida Insurance Concepts, LLC, Watson Realty Corp., Watson Referral Realty, Inc., Watson Commercial Realty, Inc., Watson Association Management, Watson Construction Group, Inc., Watson Title Services of N. FL, Inc., Watson Title Services, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Watson Mortgage Corp. does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Realty, Insurance, and Title Services</i>

Other important information

Watson Mortgage Corp. does not share Social Security Numbers, credit scores, income, assets, or liabilities with any affiliate companies or 3rd parties unless required for the sale of your mortgage to a loan servicer.