

FACTS**WHAT DOES FIRST COMMUNITY MORTGAGE, INC. DO WITH YOUR PERSONAL INFORMATION?****PRIVACY NOTICE**

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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account Balances and Payment History ▪ Credit History and Credit Scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share customer 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 First Community Mortgage Inc. chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does First Community Mortgage Inc. 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	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We Do Not Share
For our affiliates to market to you	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share

Questions?	Call 800-909-4680 or go to www.firstcommunitymortgage.com
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Who We Are

Who is providing this notice?	First Community Mortgage, Inc.
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What We Do

How does First Community Mortgage, Inc. 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, secured files and buildings.
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How does First Community Mortgage Inc. 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 ▪ Give us your income information ▪ Provide employment information ▪ Give us your contact information ▪ Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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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>
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Definitions

<i>Affiliates</i>	Companies related by common ownership or control. They can be financial and non-financial companies. First Community Mortgage, Inc. is an affiliate of First Community Bank of Tennessee, Title Center of the South and Premier Land Title & Escrow, LLC.
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<i>Nonaffiliates</i>	Companies not related by common ownership or control. They can be financial and non-financial companies. First Community Mortgage, Inc. does not share with nonaffiliates so they can market to you.
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<i>Joint Marketing</i>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. First Community Mortgage, Inc. may jointly market with a non-affiliated company named Dovenmuehle Insurance Agency, Inc. However, no personal information is shared by First Community Mortgage with them.
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Other Important Information

Certain policies are designed to address the laws of the individual state in which you reside. Please note those individual circumstances below that may apply to you. If you are not a resident of the state indicated, such policies do not apply to you.

For Nevada Residents Only – We are providing you this notice pursuant to Nevada state law. You may be placed on our internal Do Not Call List by calling 800-909-8640. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone number – 702.486.3132; email BCPINFO@ag.state.nv.us

For Vermont Residents Only — In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.

For California Residents Only — In accordance with California Law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to service your accounts. We will limit sharing among our affiliates to the extent permitted by California law. If you live in California, you will receive a different notice that reflects your rights under California and Federal law.