

FRONTLINE FUNDING GROUP, INC. INTERNET PRIVACY POLICY

COMMITMENT TO YOUR PRIVACY

The site www.frontlinefundinggroup.com is owned and operated by Frontline Funding Group, Inc. ("FFG"). FFG is committed to protecting the privacy of consumers. Because we gather certain types of information about our users, we feel you should fully understand our policy and the terms and conditions surrounding the collection and use of that information. This privacy statement describes how we gather, use, share and protect information we learn about you from your visit to this site. Please be assured that maintaining the confidentiality of personal information provided by our visitors is of the utmost importance to us.

INFORMATION GATHERING

FFG is the sole owner of the information collected on this site. We only have access to and collect information that you choose to voluntarily provide via email or other direct contact. As part of providing you with financial services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, social security number, employment information, income, and credit references;
- Your transaction with us, or others. This information may include your account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

USE AND SHARING OF INFORMATION

FFG uses the information you provide to service and process your request to obtain a home mortgage, and to evaluate your needs and financial capability in order to determine for what, if any, mortgage loan product you may qualify.

FFG will not disclose any personal identifiable information to any affiliated or non-affiliated third parties, except when permitted by law. FFG does not under any circumstances share, sell, rent, or in any other way provide your information to anyone for any use whatsoever that is not specifically intended and authorized by you and within the scope of securing and closing mortgage financing. FFG does not under any circumstances share, sell, rent, or in any other way provide your information to third parties for any form of marketing. Furthermore, FFG restricts 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.

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FFG may share personal identifiable information it collects with the following:

- Any party with whom FFG has your consent to share the information;
- Any party with whom FFG needs to share the information in order to provide the product or service you request;
- Any party as permitted or required by law (i.e., to comply with valid legal process).

SECURITY

FFG take precautions to protect your personal information from unauthorized access, use or disclosure. When you submit sensitive information via the website, your information is protected both online and offline. FFG secures the personal identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. Wherever we collect sensitive information (such as a loan application), the information is encrypted and transmitted to us in a secure way.

LINKS TO OTHER SITES

This Web site may offer links to other Web sites that are not operated by our company. If you visit one of these sites, please be aware that we are not responsible for the policies and privacy practices of such other sites. We strongly encourage our users to review the privacy and other policies of any web sites visited.

CHANGES TO OUR PRIVACY POLICY

From time to time, it may be necessary for us to change this Privacy Policy. We reserve the right at our discretion to modify this Policy at any time. Any revisions to this Policy are effective upon the posting of the changes on our web site (www.frontlinefundinggroup.com).

ACCEPTANCE OF THESE TERMS

By using this Web site, you consent to FFG's collection and use of your information as described in this Privacy Policy. Your continued use of FFG's Web site following the posting of changes to these terms will mean you accept those changes.

Effective November 1, 2008.