



# CIG REALTY & LOANS

## Early Payoff Disclosure

We have formed exclusive relationships with direct lenders to obtain the best program, interest rate, and the terms acceptable on your behalf. In order to do so, our lenders require you to stay in the program for a minimum amount of time of 180 days. In the event of an early pay-off or refinance prior to the minimum period of time required by the lender, the lender will charge us an early termination fee, which in turn we will charge to you. Your acknowledgement and acceptance of this condition is greatly appreciated. By doing so, it allows CIG Corporation [CIG] to always offer the most competitive rates and program available.

## The Privacy Act

Respecting and protecting customer privacy is vital to our business. CIG takes this very seriously. By providing this to you, we trust that you will better understand how we keep our customer information private and secure, while using it to serve you better. This notice explains how you can limit our disclosing of personal information about you. The provisions of this notice will apply to former customers, as well as current customers unless we state otherwise.

CIG Corp. maintains physical, electronic and procedural safeguards that comply with Federal Standards to store and secure information about you from unauthorized access, alteration and destruction. Our control policies authorize access to customer information only by individuals who need access to do their work. Under agreements with other vendors or companies we conduct business with on your behalf, these companies may receive private confidential information about you for the purpose of completing your request. But only the information that is needed is released to these companies to complete that function or service. These vendors and or companies must also safeguard this information, and they may not use it for any other purpose.

We may disclose information about you as permitted by law. We are required to or we may provide information about you to third parties without your consent, as permitted by law, such as:

- Regulatory authorities and law enforcement officials;
- To protect against, or prevent actual or potential fraud, unauthorized transactions, claims, or other liabilities;
- To report account activity to credit bureaus;
- To consumer reporting agencies;
- To respond to a subpoena or court order, judicial process or regulatory authorities; and
- In connection with a purposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us perform marketing services. This information provided to these service providers may include the categories of information described above under "How We Gather Information" limited only to that which we deem appropriate for these service providers to carry out their functions. We do not provide non-public information about you to any company whose products and services are being marketed, unless you authorize us to do so. These companies are not allowed to use this information for purposes beyond your specific authorization.

We may also share information about you to our corporate family of office(s). We may share all of the information we gather about you in order to obtain your mortgage loan. You can prohibit us from sharing any of this information by simply Opting Out. If you would like to limit disclosure of personal information about you as described in this notice, check the appropriate box below to indicate your privacy choices.

- Please do not share personal information with non-affiliate third parties.
- Please do not share personal information about me with any of your affiliates except as necessary to effect, administer, process, service or enforce a transaction requested or authorized by myself.
- Please do not contact me with offers of products or services by mail.
- Please do not contact me with offers of products or services by telephone.

**Note for Joint Accounts: Your Opt Out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your Opt Out will not apply to those separate accounts.**

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Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date