

## **Privacy Statement**

BSM Direct, a division of BankSouth Mortgage, LLC, places the highest value on respecting and protecting the security of you and your clients. This privacy statement describes how BSM Direct handles nonpublic information that is provided to us.

## **Collected Information**

You may provide BSM Direct information about yourself and your clients in applying to be a BSM Direct broker and/or through the processing and underwriting of consumer loan applications. Information BSM Direct may request:

- Your name, company name, and contact information
- Information on company policies and procedures
- Applicants' names and contact information
- Applicants' application information and documentation
- Other information via phone, letter, or email

## **Information Use**

Any personal information gathered from you and your company will primarily be used to approve your application, contact you, and understand your needs. By applying through this website or one of BSM Direct's other websites you agree to be contacted regardless of registration with any Do Not Call list, Do Not Mail list, or any other list. You understand that by supplying BSM Direct with your information via its website, telephone or mail, you permit BSM Direct to use your information in the following ways:

- Contacting you
- Improving its products and services
- Marketing its products and services and sending promotional emails

Any personal information gathered from you regarding your customers' loan applications will be used to underwrite the applications and to close, fund, and sell the loans, when applicable.

## **Security**

Access to your information is restricted to our employees, agents, and contactors with a business reason; all of whom are required to comply with applicable privacy and security laws and regulations. Due to the open nature of the internet, BSM Direct discourages sending confidential information via email; if you choose to do so, you accept all risk that it may be intercepted by those other than the intended party.

## **Cookies**

A "cookie" is security data given to a browser by a web server and returned by the browser on subsequent transmissions to identify the user. BSM Direct's websites may utilize cookie technology to

improve the browsing experience and monitor usage. Cookies will not be used to obtain new information about you.

### **Third Party Links**

This site may contain links to other sites. While we strive to only link to sites that share our level of security, you should read that site's privacy policy before proceeding. Information disclosed to other parties or sites is subject to the policies of those sites.

### **Privacy Statement Changes**

BSM Direct reserves the right to amend this privacy statement without notice. Any changes will be posted in a timely manner and will remain in effect until amended.