

To All Prospective Crescent Mortgage Company Clients:

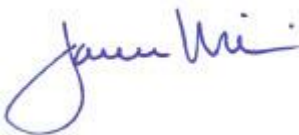
This notice informs you of Crescent Mortgage Company Mortgage Company policies regarding nondiscrimination and abusive lending practices.

The board of directors, management, and staff of Crescent Mortgage Company are committed to the practices of fair lending. It is the policy of this company to make credit products available to all applicants who meet our business focus in a fair and consistent manner within the confines of safe and sound business practices.

Crescent Mortgage Company does not discriminate against any credit applicant on the basis of race, color, religion, national origin, marital status, age (providing the applicant is of legal age and has the capacity to enter into a binding legal contract), sex, disability, familial status, receipt of public assistance, or whether the individual has exercised in good faith any right under the Consumer Credit Protection Act, or on any other prohibited basis.

Crescent Mortgage Company also requires loan terms, rates and fees to be consistent with the borrower's qualifications, that borrowers have the ability to repay the obligation and that borrowers receive a tangible benefit from the loan transaction.

Crescent Mortgage Company expects the companies with whom it does business to adhere to similar nondiscriminatory and fair lending policies and practices throughout the lending process. The companies' policy extends to application procedures, pricing of loans or services, marketing practices, closing procedures, and compensation programs.



Fowler C Williams, CMB  
President and Chief Executive Officer  
Crescent Mortgage Company  
NMLS ID 4247

<b>FACTS</b>	<b>What Does Crescent Mortgage Company* Do With Your Personal Information?</b>
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<b>Why?</b>	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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<b>What?</b>	<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"> <li>• Social security number and Income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 Crescent Mortgage Company* chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Crescent Mortgage Company* share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 800-851-0263
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Crescent Mortgage Company*

<b>What we do</b>	
<b>How does Crescent Mortgage Company* protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Crescent Mortgage Company* collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or provide account information</li> <li>• provide employment information or give us your employment history</li> <li>• give us your wage statements</li> </ul> <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State Laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Crescent Mortgage Company* does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Crescent Mortgage Company* does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Crescent Mortgage Company* doesn't jointly market.</i></li> </ul>

\*Crescent Mortgage Company also includes Crescent Mortgage Company of Delaware in the States of Arkansas and Virginia.