

## **Privacy Policy**

eMagic.com LLC (“eMagic”) is owned by Mortgage Guaranty Insurance Corporation. As an MGIC company, eMagic recognizes the importance of maintaining the confidentiality of business and personal information and we are committed to protecting the confidential information in accordance with privacy laws and regulations.

eMagic provides an Internet portal (the “eMagic Network”) that facilitates the ordering of various mortgage related products and services among mortgage lenders and service vendors and also hosts applications for business customers. You can visit and browse our website without providing any personal information. Some features of our website are available only to registered business users.

If you send us an email message, we may store your email address and may use the information you send to us. We do not consider information sent to us in unsolicited email messages as confidential and you should not send any personal information or other information in an email message to eMagic that you do not want us to use.

### **Collection of Business Information**

Business information includes information collected from business customers through the Customer Profile and registration process to become an authorized eMagic Network user and information relating to use of the eMagic Network services.

### **Collection of Personal Information**

In the course of facilitating product and service orders and hosting services for customers, eMagic may receive from customers, consumers who access the eMagic Network and other nonaffiliated third parties, personal information about consumers, including a consumer’s name, address, loan application details, credit information, loan transaction information, information related to property owned or purchased by the consumer and other personal and financial information.

### **Use and Disclosure of Business and Personal Information**

Business information is used by eMagic to verify customer eligibility and authorization to use the eMagic Network and may be disclosed to consumer reporting agencies and to third party contractors and agents whose professional services are retained by eMagic to assist us in evaluating customer eligibility. Business information is not made publicly available or sold by eMagic. We may disclose business information to our affiliates to provide additional products and improve service to our customers and users of the eMagic Network.

It is eMagic's policy to comply with all laws and regulations concerning use and disclosure of information, including the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act and related regulations, as applicable to eMagic.

Personal information about consumers is relayed by eMagic in connection with fulfillment of services requested and delivered via the eMagic Network. eMagic discloses personal information to nonaffiliated third parties only as authorized or requested by our customers to effect, administer, or enforce services on behalf of such customers. In addition, personal information may be disclosed pursuant to a court order, subpoena, or other administrative or legal proceeding. Use of personal information is restricted to the purposes for which such information is provided and as permitted by law.

Consultants, subcontractors, or other nonaffiliated third parties who are given access to business or personal information in connection with services performed for eMagic are required to sign confidentiality agreements restricting use and disclosure of such information to the persons who have a need to know the information in connection with the consulting assignment, or are otherwise restricted from using the information or disclosing the information to other third parties by contractual, legal, or fiduciary obligations to eMagic.

## **Cookies**

We use "cookies" (small files placed temporarily on your hard drive) on certain pages to help analyze our web page flow; customize our services, and promote trust and safety. It is important to note that certain features offered are available only through the use of cookies.

## **Protection of Information**

eMagic has implemented a comprehensive information security program to protect the security, confidentiality and integrity of confidential business and personal information in accordance with the objectives of the Interagency Guidelines Establishing Information Security Standards and the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice, adopted by the FDIC, FRB, OCC, and OTS ("Privacy Laws").

eMagic has adopted policies and practices designed to:

- ensure the security and confidentiality of business and personal information,
- protect against any anticipated threats or hazards to the security or integrity of business and personal information, and

- protect against unauthorized access to or use of business and personal information that could result in substantial harm or inconvenience to any customer or consumer.

Security measures under eMagic's information security program include access controls on computer systems which require users to log in with a unique user identification and password, "firewall" technology, access restrictions at physical locations where business or personal information is maintained, encryption of information transmitted electronically, employee screening (including criminal background checks and testing for illegal drug use), and monitoring of security measures, both internally and in connection with information shared with third parties, as described above. Requests for additional information concerning our information security program or on-site security inspections may be submitted to our Information Security Director.

We retain information, including confidential business and personal information, as reasonably required to conduct our business and in compliance with the Privacy Laws and other applicable law. When personal information and other confidential business information is no longer needed, we will dispose of it in a manner designed to protect against unauthorized access to or use of the information during destruction and in compliance with the Privacy Laws.

eMagic will notify a customer of any incident of unauthorized access to such customer's business information or personal information of the customer's consumers, including a description of the incident, the type of information that was the subject of the unauthorized access or use, and the measures taken to protect confidential information from further unauthorized access. Customers may specify an address for receipt of any such notification in writing addressed to: eMagic Information Security Director, P.O. Box 488, 250-270 East Kilbourn Avenue, Milwaukee, Wisconsin 53201-0488.

### **Cybertrust Certification**

eMagic routinely performs risk assessments of our information security program and procedures, adopts reasonable controls designed to address the identified risks, and regularly monitors the controls using both internal and independent audits and security tests. eMagic has been issued a Cybertrust Certification by Verizon Business. This accreditation requires quarterly reviews and an annual on-site evaluation of policies, procedures, general controls, and system testing. All findings are verified and addressed immediately by eMagic. In addition, we conduct security reviews periodically and coordinate third party assessments as deemed appropriate. Internal audit findings are not made publicly available. User may request a copy of the Cybertrust Certification relating to the most recent review of the eMagic Network security. Users also may request to be included among the list of firms which would be notified directly by Verizon Business in the event of a change in eMagic's certification status.

## **Business Continuity and Disaster Recovery**

eMagic maintains policies and procedures designed to prevent and minimize interruptions to our business operations. Our business continuity and disaster recovery plans are part of the comprehensive Business Continuity Program maintained by our parent company, Mortgage Guaranty Insurance Corporation. A summary of the Business Continuity Program is available on request.

### **Links**

The eMagic Network contains links to other websites. Please be aware that our privacy policy and procedures apply only to our eMagic.com site. eMagic is not responsible for the privacy practices of other website operators. For information about the policies of any linked site, we encourage you to read the privacy statement posted at that site.

eMagic may make changes in our policy as we determine appropriate and in accordance with applicable law.

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