Mississippi Home Corporation Privacy Policy

Your Privacy Is Important to Us

Mississippi Home Corporation (“MHC”) respects your privacy and is committed to treating information about you responsibly. MHC understands the need to safeguard sensitive information that you have provided and appreciates that you expect privacy and security for your personal and financial affairs. MHC attempts to minimize the information it collects to that which it reasonably believes is necessary in processing or administering a mortgage or providing products, services and other opportunities that may be of interest to you.

Information Collected by MHC

Personal and financial data that you submit to MHC as part of the mortgage application and/or servicing process is segregated and used solely for the purposes of providing mortgage or related financial products or services. To the fullest extent practicable, only those MHC employees who need to know information about you to provide products or services to you will have access to that information. Personal and financial data will not be disclosed by MHC, except as described in the following paragraphs.

When you submit a loan application to MHC, you should know that as part of processing your application and/or servicing your loan, MHC collects personal and financial information about you from the following sources:

- Information it receives from you, in the form of applications or other related forms
- Information about your transactions with MHC, MHC’s affiliates or others
- Information MHC receives from consumer reporting agencies. This additional information is needed as part of the mortgage process.

MHC recognizes the sensitivity of the above information and, as such, will not share personal and financial information, except as permitted by you, or as necessary to complete the mortgage lending process.

MHC will not share your personal and financial information with non-affiliated companies or third parties, except as permitted by you, or as necessary to complete the mortgage lending process. MHC may disclose personal information about you to other financial institutions (such as homeowners insurance providers) with whom MHC has joint marketing agreements, but MHC will not share income or asset information with those financial institutions. MHC may also share personal and financial information about you (as described above) with either affiliates or non-affiliates as otherwise required or permitted by law. Such instances could include (but are not limited to) reports filed with certain government agencies or documents produced in response to a court order or subpoena.

MHC maintains physical, electronic and procedural safeguards to comply with federal standards to safeguard personal and financial information about you.

MHC has established procedures designed to ensure that personal information about you is as accurate and complete as possible, in accordance with reasonable commercial standards. If you believe that any information about you is inaccurate or incomplete, or if you desire to change your authorization for MHC to share certain information, please notify MHC by email to Marketing_News@mshc.com, or by calling (601) 718-4642. MHC will take reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.
**Former Customers**

After you are no longer an active MHC customer, MHC will continue to treat information you have provided as if you were still a customer.

**Cookies**

MHC’s website, www.mshomecorp.com, uses cookies to better serve you. In order for MHC to consistently and securely identify you during your session, we require cookies to be enabled for our site. The cookie is cleared after your session expires automatically, as well as allowing you to 'Sign Out' to remove the cookie yourself.

**Javascript**

MHC’s website, www.mshomecorp.com, uses JavaScript to serve your needs. To provide you with a more pleasant, efficient, and accurate user experience, we require that JavaScript be enabled while accessing our site. Without enabling JavaScript, our site will not view correctly.

**Changes to this Privacy Policy**

We may update or modify this policy to reflect changes to how we will collect, use and/or share Information. Our Privacy Policy will reflect the date it was last updated. If we make material changes to this Privacy Policy, we will notify you either by prominently posting a notice of such changes before implementing them or by sending you electronic notification of the changes. Please check this Privacy Policy each time you use our websites to ensure you are aware of any changes in our practices. Your continued use of our websites will signify your acceptance of the changes to the Privacy Policy.

**Questions**

If you have any questions or comments regarding this Privacy Policy, please feel free to contact us via email to Marketing.News@mshc.com or by calling (601) 718-4642.