

Opt-Out Disclosure Important Notice

In order to assist our customers in meeting their financial goals, from time to time we extend special offers to our customers for discounts or product value features on financial services and products that may be of great benefit to you. These special offers are sometimes offered through one of our affiliated companies. The products may include mutual funds and insurance.

By signing this disclosure you are prohibiting us from sharing your information with non-affiliated third parties except where already permitted by law. This notice will remain in effect until you advise the bank otherwise and it applies to any and all accounts, inquiries, or loans made to you as an applicant or co-applicant.

Please date, sign, and return this form to the attention of PLATINUM HOME MORTGAGE CORPORATION, c/o The Compliance Department, 2200 Hicks Road, Suite 150, Rolling Meadows, IL 60008 if you choose to opt out and do not wish to receive information about these special opportunities. Also allow at least 20 business days from the date we receive your opt out disclosure to make the changes necessary to accomplish your request.

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Printed Name & Date

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Signature

Under the Fair Credit Reporting Act (FCRA) and Graham Leach Bliley (GLB) we may disclose information about you with our affiliates except where the Fair Credit Reporting Act gives you the option to opt out. FCRA allows you to opt out of sharing with our affiliates in three areas:

- Assets
- Income
- Credit Report

Under the FCRA we would be able to share all other types of information about you with our affiliates so that you may receive special offers or information from our sister companies. If you choose to Opt Out under FCRA please sign and date the lines below. Under this provision we will not be able to share the three types of information directly listed above with our affiliates, but we would be able to share other data about you with our affiliated companies.

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