

January 2009

James B. Nutter & Company

Financial Privacy Statement

For over 58 years, James B. Nutter & Company has provided home loan financing to thousands of homeowners. We value the relationships we have established over the years and as part of our relationship it is our responsibility to keep your information safe and secure. We are providing the following information regarding the disclosure of personal financial information to nonaffiliated third parties.

James B. Nutter & Company is committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. As part of that commitment, we do not share customer information with outside parties who may wish to market their products to you. We do not sell customer information to third parties, and we are committed to protecting your customer information in every transaction, at every level of our organization.

We protect customer information by limiting employee access to customer information to those who have a business reason to know this information. We maintain policies and procedures covering the proper physical security of workplaces and records. Our physical, electronic, and procedural safeguards are designed to meet federal standards regarding the protection of customer information. In addition, we require contractors and outside companies who work with us to adhere to strict privacy standards through their contracts with us.

We collect customer information in the normal course of processing a mortgage loan. The information may be used by James B. Nutter & Company, as well as authorized third parties for a number of purposes, such as:

1. To protect your accounts from unauthorized access or identity theft.
2. To process your requests such as loan applications.
3. To service your accounts by issuing account statements
4. To keep you informed about financial services of interest to you.

We do not share customer information with outside parties who may wish to market their products to you. However, we may disclose the information we collect with nonaffiliated third parties that are acting on our behalf, or as permitted by law, including:

1. Companies that perform support services for us, such as data processors, technical systems consultants and programmers.
2. Government entities, courts or other entities (in response to subpoenas and other legal processes), or those with whom you have requested us to share information.

3. We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

If you have PREVIOUSLY “opted out” that status remains in effect and no further action is required.

If you prefer that we not disclose nonpublic personal information to financial service entities you have the right to “opt out.” When you opt out that status will remain in effect for the duration of your loan or until you advise us that you wish to rescind the status. To opt out, please check the box below, provide your loan number, sign this document, and return it to us. You may also contact us by calling locally 816-531-2234 or toll free at 1-800-886-9632 (ask for customer service.) In addition, you may fax this statement to 1-816-751-6994, or email us at Customer_Service@jbnutter.com

I elect to opt out of all future mailings relating to any financial services offered.

Signature

Account Number

If mailing, please send to: James B. Nutter & Company
P.O. Box 10346
Kansas City, MO 64171