



Do Not Call Policy and Do Not Fax Policy

Introduction

At Arise Mortgage, we take consumer privacy seriously. The following information sets forth our policies and procedures concerning your privacy.

Do Not Call Policy

CALLING HOURS -- Our representatives will not initiate telemarketing sales calls to individuals before 8:00 AM or after 9:00 PM Monday through Sunday (local time zone), or during other times restricted by local laws.

IDENTIFICATION -- Persons representing Arise Mortgage for telephone solicitation purposes will clearly state they are calling on our behalf, and provide their name and a telephone number through which we can be contacted.

"DO NOT CALL" LIST -- Arise Mortgage has established certain practices to effectively prevent telephone solicitations to those individuals who request not to be called. First and foremost, we have contracted with Gryphon Networks Corp. (www.gryphonnetworks.com) to automate the management of our Do-Not-Call List. Persons representing us for purposes of telephone solicitations must register a consumer's request to not receive future solicitation calls by immediately adding their telephone number to our company Do-Not-Call database via the Gryphon Network. We will maintain those numbers on our list for at least 10 years, or until you request to be removed from the list.

TRAINING -- Prior to engaging in telemarketing activities, all of our sales personnel are instructed via training sessions or by a supervisor on responding to a consumer who wishes to be placed on our Do Not Call List. The policies and procedures set forth in this document are made available to all of our tele-services representatives, and are periodically reviewed as part of our ongoing business practices.

Do Not Fax Policy

Arise Mortgage and its employees will not fax to any party an unsolicited fax for any reason whatsoever. A breach in this policy is subject to disciplinary action for the employee including the possible termination of the employee. Any faxes sent to those where allowed will contain Arise Mortgage LLC's name, fax number, time and date on the header. If required by law any other information required will also be provided in the fax. A cover sheet clearly showing who sent the fax and the office phone number will be provided with any faxed document.

Information Sharing & Disclosure

Arise Mortgage collects personal information when you are contacted during a telephone solicitation, and when you purchase our products and services. Additionally, we may obtain personal information from our business partners and/or customers. Arise Mortgage will not sell or rent your personally identifiable information to anyone. We will share your personally identifiable information with others

only when we have your consent, we must do so to provide the product or service you requested, we must respond to a subpoena, court order or other form of legal process, or under other similar circumstances.

Contact Information

For more information concerning these policies, please contact: Arise Mortgage LLC, Chief Privacy Officer 11902 Susan Forest LN, Pearland, TX 77581 or email him at housing@arisemortgage.com.