

**DELAWARE STATE HOUSING AUTHORITY
DELAWARE EMERGENCY MORTGAGE ASSISTANCE PROGRAM (DEMAP)**

**POLICY REGARDING THE CONFIDENTIALITY
OF CUSTOMER INFORMATION**

Introduction

In the course of providing affordable housing and loan products throughout Delaware, the Delaware State Housing Authority (DSHA) obtains personal information of both a financial and non-financial nature from its customers. This information is maintained on our computer systems and is used by DSHA employees to service loans and to perform other job-related duties.

At DSHA, protecting your privacy is important to us. Although the law may not require us to do so, we want to provide you with a statement regarding how we treat information received from our customers. We wish to assure that information about you is used professionally in the normal course of DSHA business and that we do not disclose confidential information about you to unauthorized parties. If you have specific comments or questions regarding DSHA's privacy policy, please contact us.

Use of Confidential Information

Unauthorized disclosure of customer information is considered a serious matter, even if done inadvertently. DSHA employees are instructed to use customer information only for legitimate business purposes and to not discuss customer information among them unnecessarily. Employees should never discuss customer information or business matters outside the office. DSHA employees having access to customers' Social Security numbers, address, telephone numbers, and any other personal information may not use that information to contact the customer for any reason other than the business of DSHA. Breaching customer confidentiality is taken very seriously by DSHA and may result in employee discipline including dismissal.

Disclosing Customer Personal Financial & Non-Financial Information

Customer personal financial information, including, but not limited to, tax returns, income and expense information, loan account balances, payroll information, assets, and liabilities may be released only to the customer, any applicable joint homeowner, co-maker, or co-signer or persons who are authorized in writing to receive such information.

Release of any customer information (whether financial or non-financial) to anyone other than these parties is strictly prohibited, unless DSHA is obligated to provide such information by contract, law or regulation (e.g., credit reporting agencies, consumer dispute resolution agencies, subpoenas, federal or state investigative entities, or as otherwise required by federal, state, or local laws, regulations, or reporting requirements) or unless such disclosures are necessary or appropriate for DSHA to service your account and conduct business.

For instance, some customer information must be disclosed to secondary mortgage entities such as Fannie Mae, to federal or private mortgage insurance or guarantee programs, to local taxing bodies, or to judicial authorities. Likewise, we may from time to time disclose customer information to businesses that help us process or service your transactions or accounts (including businesses that print and mail you invoices and account statements), and we may disclose customer information to businesses, such as financial or educational institutions or marketing firms to assist us in evaluating our programs and in marketing our loan programs or related loan products. Any private vendors, suppliers, or businesses will be restricted in their use of customer information to the performance of the specific service we have requested and will be contractually obligated to maintain strict confidentiality.

DSHA does not sell information about you to anyone.