

PRIVACY POLICY NOTICE

We are Committed to Safeguarding Client Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our agents, we have adopted this Privacy Policy to govern the use and handling of your personal information.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- ! Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- ! Information about your transactions with us, our agents; and
- ! Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any non-affiliated party. Therefore, we will not release your information to non-affiliated parties except: (1) as necessary for us to provide the service you have requested of us; or (2) as permitted by law. We may, however, store such information, including the period after which any client relationship has ceased. We may also provide all of the types of nonpublic personal information listed above to one or more of our agents, or affiliated service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies.

Former Clients

Even if you are no longer our Client, our Privacy Policy will continue to apply to you.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.