

PRIVACY ACT NOTICE

The Escrow Specialists, Inc., has prepared this Privacy Act Notice to inform you of the care we take in safeguarding your personal information and in complying with applicable federal and state privacy laws and our own internal standards and best practices. This notice also informs you regarding our collection, storage and use of information that you and others give us during the processing of your escrow transaction. The information in this Privacy Act Notice applies to our current and former clients.

1. **Categories of Information We Collect.** We collect nonpublic personal information about you from the following sources:
 - A. Information from you in letters, memorandums, e-mails, electronic transmissions, telephone messages, forms, and other communications as well as in escrow instructions and on forms including Statements of Identity, data collection regarding the financial status of the property or you and on other forms, including, but not limited to, social security numbers, age or date of birth, e-mail addresses, telephone numbers, real property purchased, leased or rented, bank account numbers, bank or investment account, and debit card or credit card information; and
 - B. Information directly from third parties including real estate brokers/salespersons, mortgage companies and lenders, title companies, contractors, bookkeepers and accountants, attorneys, contractors, homeowners associations, insurance agents, federal, state or local tax or governmental authorities or from others who may give us information on forms or by other methods including but not limited to, letters, memorandums, telephone, e-mails, facsimile transmission, and electronic transmissions.
 - C. Information collected from cameras used for asset protection, identification purposes and security purposes if we have installed them for use.

2. **Categories of Parties To Whom We Disclose.** We may disclose nonpublic personal information about you to the following types of third parties:
 - A. Financial service providers such as title insurance and underwritten title companies, mortgage companies and lenders as well as insurance agents and companies associated with your escrow transaction.
 - B. Nonfinancial companies such as homeowners associations, attorneys, bookkeepers and accountants, federal state or local tax or governmental authorities, real estate sales brokers/salespersons, and others associated with your escrow transaction.
 - C. Service providers including contractors, structural pest control operators and others rendering services to you or the real property or business that is the subject of this escrow transaction.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. Otherwise, we do not sell, share, trade or rent your personal information or e-mail address to third parties without your consent. We will adhere to the privacy policies and practices as described in this Privacy Act Notice.

We restrict access to your personal and escrow file information to those employees who need to know that information to provide products or services to you. We maintain reasonable technical and organizational physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Your information is stored in a secure place on a secure computer and in physical files. When we replace computers, we erase old disks or reformat them before disposal. When we dispose of old physical paper files, we have them shredded and recycled by a bonded security company.

We may be required to share personal information in response to a subpoena, governmental investigation, court order or otherwise required by law. We reserve the right to report to law enforcement agencies or to licensing or other governing governmental agencies, any activities that we, in good faith, believe to be unlawful. We may also transfer personal information in the event of a corporate sale, dissolution, merger, acquisition or other such event.

We communicate with you using multiple channels and vehicles to keep you up-to-date on the status of your escrow transaction. Once you provide us with your personal and contact information, we may contact you through e-mail, direct mail, facsimile transmission or telephone. While we will endeavor to protect your personal information, we do not certify or guarantee the security of information you transmit to us, that being your responsibility and at your own risk. We recommend you use encrypted e-mail transmissions or other means to protect the security of your personal information you send to us using e-mail transmissions.

If you do not wish for us to communicate with you via these methods, or wish to update your personal information, you may let us know by using any of the following:

1. Call our office telephone number at the top of the letterhead and with your request and current contact information.
2. Send an e-mail with your request and current contact information to your escrow officer at the top of the letterhead.
3. Send a letter with your request and current contact information to us to the address at the top of the letter addressed to the attention of your escrow officer.

In your communications, be sure to include your full name, address, telephone number, current e-mail address, escrow number and the specific changes in your personal information you would like to make.

Your receipt of your escrow instructions, supplemental/additional escrow instructions, escrow general provisions or other documents accompanied by this Privacy Act Notice will constitute your acknowledgement of receipt of the Privacy Act Notice. Our Privacy Act Notice may be amended from time-to-time consistent with applicable privacy laws. In this case, we will post a notice of such changes on our web site.

You may direct all questions regarding the policies set forth in this Privacy Act Notice to your escrow officer or to Privacy@theescrowspecialists.com.