



Legacy Title Agency – Privacy Policy Notice **Privacy Policy –Introduction**

Title V of the Gramm-Leach-Bliley Act generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley Act, we are providing you with this Privacy Policy Notice, which sets out the privacy policies and practices of Legacy Title Agency.

We believe that, in making you aware of how we use your nonpublic personal information, and to whom it is disclosed, this will form the basis for a relationship of trust between us and the public that we serve.

Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

In the course of our business, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you or your authorized representative on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from our internet web sites;
- Information we receive from the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- Information we receive from consumer or other reporting agencies.

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information from unauthorized access or intrusion. We limit access to your nonpublic personal information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

Disclosure of nonpublic personal information

We may disclose your nonpublic personal information with our affiliates, such as insurance companies and other real estate settlement service providers. We also may disclose your nonpublic personal information to:

- agents, brokers or representatives to provide you with services you have requested;
- third-party contractors or service providers who provide services or perform marketing or other functions on our behalf; and
- others with whom we enter into joint marketing agreements for products or services that we believe you may find of interest.

In addition, we will disclose your nonpublic personal information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your nonpublic personal information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

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

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply. We may store such information indefinitely, including the period after which any customer relationship ceased. Such information may be used for an internal purpose, such as quality control efforts, auditing and customer analysis.

Internet Web Sites

Legacy Title's web sites may use "cookies" to improve the level of service to visitors. Cookies are lines of text that are transmitted to a web browser and temporarily stored on the visitor's hard drive. When the visitor logs out of the website, these cookies are erased. When the visitor returns to the Legacy Title web site the cookies will be transmitted again. These cookies do not collect personal identification information and Legacy Title does not combine information collected through cookies with other personal information to determine a visitor's identity or e-mail address. Browsers can be configured to notify visitors when cookies are about to be received and provide visitors with the option of refusing cookies.

Future Privacy Policy Modifications

Legacy Title, in continually trying to improve its services, in the future may expand its capabilities for obtaining information. Legacy Title reserves the right to revise this Privacy Policy Notice from time to time, consistent with all applicable privacy laws.

Questions

Questions regarding this statement should be directed to following:

Legacy Title Agency
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Fax: (248) 287-7055
comments@legacyclosings.com