



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 non-public personal information (“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 accordance with the Gramm-Leach-Bliley Act, we are providing you with this Privacy Policy, which sets out the privacy policies and practices of Title Group of Tennessee.

We believe that, in making you aware of how we use your 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.

Personal Information Collected & Our Policies for Protecting Your Personal Information

In the course of our business, we may collect Personal Information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites;
- Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information;
- 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 that comply with federal regulations to protect your Personal Information from unauthorized access or intrusion. We limit access to your 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, no additional Personal Information will be collected about you.

Disclosure of Personal Information

We may provide your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation;
- To companies who perform marketing services on our behalf or to other financial institutions, real estate brokers, agents or companies with which we have affiliated business arrangements or joint marketing agreements; and/or
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

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 Websites

Cookies

Our websites may use “cookies” or similar technologies to improve our service to you.

These cookies do not collect your Personal Information, and Title Group of Tennessee does not combine information collected through cookies with other Personal Information to determine a visitor’s identity or email address. Your browser can most likely be configured to notify you when cookies will be received and offer you the option of refusing cookies. If you reject cookies, you may still use our websites, but your ability to use some areas may be limited.

Links to Third Party Websites

Our websites may contain links to websites that are provided and maintained by third parties and that are not subject to this Privacy Policy. Please review the privacy policies and procedures on those websites. We make no representations concerning, and are not responsible for, any such third party websites or their privacy policies or practices.

Access to Personal Information / Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances, to find out to whom your Personal Information has been disclosed, and request correction or deletion of your Personal Information. However, Title Group of Tennessee’s current policy is to maintain customers’ Personal Information for no less than the State’s mandated record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests.

Please send such requests, and any questions regarding this Privacy Policy to:

Title Group of Tennessee
Attn: Privacy Officer
9724 Kingston Pike, Ste 1200
Knoxville, TN 37922

Modifications to this Privacy Policy

Title Group of Tennessee, in continually trying to improve its services, in the future may expand its capabilities for obtaining information. As such, Title Group of Tennessee reserves the right to amend this Privacy Policy from time to

time, consistent with applicable privacy laws. When this Privacy Policy is amended, a notice of such changes will be posted on the website. The effective date of this Privacy Policy, as stated above, indicates the last time this Privacy Policy was revised or materially changed.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTICE.

Seller(s):

Buyer(s):

Signature Date

Signature Date

Signature Date

Signature Date