



QUEEN CITY TITLE, LLC

Privacy Statement and Policy **About your Privacy**

At Queen City Title, LLC and our affiliated law firm of Gilmore & Rowley, Attorneys at Law, LLC, we believe it is important to protect the privacy and confidences of our customers. We use safeguards to protect your privacy and confidentiality. This notice is intended to explain how we collect, use, and protect any information that we may collect. We reserve the right, at any time, to add to, change, update or modify our privacy policy simply by posting such change, update or modification on our website. Any such change, update or modification will be effective immediately upon posting on the website.

INFORMATION COLLECTED

We may collect nonpublic personal information (“Personal Information”) about you from the following sources:

- Information we receive from you such as on applications or other forms such as your name, address, social security number, tax identification number, asset or liability information, and income information;
- Information about your transactions we secure from our files, or from our affiliates, or others;
- Information we receive from a consumer or credit reporting agency; and
- Information that we receive from others involved in your transaction, such as the real estate agent, lender, home inspector, surveyor, appraiser, insurance agents, termite inspector, current mortgage company, and other similar enterprises.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional Personal Information will be collected about you unless provided by you or disclosed to you.

DISCLOSURE OF 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; 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.

SECURITY OF INFORMATION

We have restrictions and procedures to protect access to Personal Information about you to those employees who need to know that information in order to provide products or services in our business. We maintain physical, electronic, and procedural safeguards that comply with regulations to guard your nonpublic personal information.

ACCESS TO INFORMATION

As required by applicable law, we will afford you the right to access your Personal Information. For your protection, all requests made under this section must be in writing. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests.