## **Title Junction LLC Privacy Policy Notice**

## WHAT DOES TITLE JUNCTION LLC DO WITH YOUR PERSONAL INFORMATION?

Federal and applicable state law and regulations give consumers the right to limit some but not all sharing. Federal and applicable state law regulations also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how we use your personal information. This privacy notice is distributed on behalf of Title Junction, LLC, pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA).

The types of personal information we collect and share depend on the product or service that you have sought through us. This information can include:

- Social Security number and employment information
- Mortgage rates and payments and account balances
- · Checking account information and wire transfer instructions
- Driver's License numbers and any ID provided

All financial companies, such as Title Junction, LLC, need to share customers' personal information to run their everyday business – to process transactions and maintain customer accounts. In the section below, we list the reasons that we can share customers' personal information; the reasons that we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes — to process your transactions maintain your account. This may include running the business and managing customer accounts, such as processing transactions, mailing, and auditing services, and responding to court orders and legal investigations.	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences. Affiliates are companies related by common ownership or control. They can be financial and non-financial companies. Old Republic National Title Ins. Co. is our affiliated underwriter.	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

We may disclose your personal information to our affiliates or to non-affiliates as permitted by law. If you request a transaction with a non-affiliate, such as a third party insurance company or notary, we will disclose your personal information to that non-affiliate. (We do not control their subsequent use of information, and suggest you refer to their privacy notices.)

## **SHARING PRACTICES**

How often does Title Junction, LLC notify me about their practices?	We must notify you about our sharing practices when you request a transaction.	
How does Title Junction, LLC collect my personal information?	<ul> <li>We collect your personal information, for example, when you:         <ul> <li>Give us your contact information or show your driver's license</li> <li>Show your government-issued ID or provide your mortgage information</li> <li>Make a wire transfer</li> </ul> </li> </ul>	
Why can't I limit all sharing?	Sharing for affiliates' everyday business purposes - information about your creditworthiness     Affiliates from using your information to market to you     Sharing for non-affiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.	

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

## INFORMATION COLLECTION

If you do nothing during your visit but browse through the Title Junction site and read the information contained on the web pages, we may gather certain information about your visit automatically. This information does not identify you personally. We may automatically gather the Internet domain (for example, "companyx.com" if you use a private Internet access account), IP address (an IP address is a number that is automatically assigned to your computer whenever you are surfing the web) from which you access the Company site, and the date and time you access the Company site, and the pages you visit.

We may collect non-public personal information from you when you voluntarily provide personally identifiable information to us through the Company site, such as when ordering services/products and accessing account-specific or

other profile information. We may collect information about your transactions that we secure from our files and from our affiliates. We may collect information that we receive from consumer reporting agencies. We may collect information that we receive from others involved in your transactions, such as real estate professionals or lenders. We limit use of such information to the purposes for which the information was provided, except as described below. However, we reserve the right to use such information for marketing/product development research and other similar purposes and/or to contact you regarding additional services or products that you may find useful.

We may also release your information to others when we believe, in good faith, that such release is reasonably necessary to (i) comply with law, (ii) enforce or apply the terms of any of our user agreements, or (iii) protect the rights, property or safety of Title Junction, the Company users or others. We may also sell, transfer and disclose your information part of a business divestiture, sale, merger, or acquisition of all or a part of our business.

If you send an electronic mail (email) message that includes personally identifiable information, for example, in an email message containing an inquiry, we will use that information to respond to your inquiry. Remember that email is not necessarily secure against interception or other disclosure. If your communication is very sensitive, or includes information such as your bank account, charge card or social security number, you should not send it in an email.

We may use "cookies" to improve our service to you. Cookies may help us recall a previous visit. The cookies we use do not collect personally identifiable information, and we do not use them to determine your identity. If you are not comfortable with this use, you may configure your browser to be notified when cookies are to be received and to provide you with the option of refusing cookies. However, refusing cookies may limit your ability to use the Company's site in its entirety.