

## PRIVACY POLICY

Ward & Taylor, LLC and Best Abstract, LLC recognize that you have entrusted us with your confidential personal information. We value that trust and maintaining it is a priority to us. In our efforts to protect your privacy and to comply with requirements under the Gramm-Leach-Bliley Act (“GLBA”), we are providing you with this notice of our privacy policies and practices.

We may collect Nonpublic Personal Information (“NPI”) about you in order to provide you with the real estate settlement services you have requested. NPI is defined as any information that is not generally made lawfully available to the public or information an individual has the ability to limit access to or not share with the public. Examples of NPI include but are not limited to social security numbers, bank account numbers, or loan information.

NPI that we may collect includes information we received from:

- You, such as on applications or other forms whether provided in writing, in person, by telephone or other means
- Our files, or from our affiliates or others
- A consumer reporting agency
- Others involved in your transaction, such as the real estate agent, broker, or lender.

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

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law and required to complete a real estate transaction. Such information may be lawfully disclosed under the following circumstances:

- To process the transaction which you have requested or authorized, including but not limited to sharing with real estate agents, short sale negotiators, financial service providers, insurance companies, banking institutions, credit unions, debt collectors, title insurers, home warranty companies, attorneys, and escrow agents.
- To comply with federal, state, or local laws.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW OR REQUIRED TO COMPLETE THE REAL ESTATE TRANSACTION.**

We do not share your information by any means that would entitle you to limit by law or “opt out”.

We restrict access to NPI about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your NPI.