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## PRIVACY POLICY

As a result of the Gramm-Leach Bliley Act signed into law on November 12, 1999, and related Federal Trade Commission (FTC) regulations, providers of settlement services, like all providers of personal financial services, are now required by law to inform their non-business individual clients of their policies regarding privacy of client information.

Types of Non-Public Personal Information We Collect.

We collect non-public personal information about you that is provided to us by you or obtained by us with your authorization.

How we use this information.

For current and former clients, we do not disclose any non-public information obtained in the course of our business except as required or permitted by law. Permitted disclosures include, providing information to our employees, and in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of the information being shared.

Protecting the Confidentiality and Security and Former Client's Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines or Federal or State laws. In order to guard your non-public information, we maintain physical, electronic and procedural safeguards that comply with our professional standards.

Please contact us if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality services are important to us.