

## **DYER LAND TITLE PRIVACY STATEMENT**

Dyer Land Title respects the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains our practices, including how we use the Personal Information we receive from you and from other specified sources and to whom your Personal Information may be disclosed. We follow this Privacy Statement and share information as described herein.

We may collect Personal Information about you from the following sources:

Applications or other forms which may include information such as your name, address, social security number, tax identification number, asset information and income information.

- Information you provide to us directly through personal contact, phone or email communications.
- Information about your transaction 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 your transaction, account balances, and credit card information.
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

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:

- Insurance companies, 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.
- 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.
- Insurance regulatory authority, or law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation.
- Companies that perform marketing services on our behalf or other organizations with which we have joint marketing agreements.
- 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.
- The purchaser of property you are selling and the purchaser's lender for purposes of disclosing fees, expenses and other amounts for which you are responsible at closing or which may appear as charges to you on the settlement statement for the closing of the sale of your property.

Date of latest revision: October 3, 2015

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.

We are permitted by law to share your name, address and facts about your transaction with other companies with which we are affiliated, such as insurance companies, agents, attorneys, and other real estate service providers, to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

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

As required by applicable law, we will afford you the right to access your Personal Information, under certain circumstances to find out who your Personal Information has been disclosed to, and the right to request correction or deletion of your Personal Information. Our current policy is to maintain customer's Personal Information for no less than the time period required under applicable laws and regulations 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 your request to:

Dyer Land Title  
314 N. Church Ave.  
Dyersburg, TN 38024

This Privacy Statement may be amended from time to time consistent with applicable privacy laws. The Effective Date of this Privacy Statement, as stated below, indicates the last time this Privacy Statement was revised or materially changed.

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I/We hereby certify I/we have been provided a copy of the Privacy Statement of Dyer Land Title.

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Date: \_\_\_\_\_

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Date: \_\_\_\_\_