INTER-COUNTY ABSTRACT PRIVACY NOTICE

At Inter-County Abstract, we respect and believe it is important to protect the privacy of consumers and our customers. This Privacy Notice explains how Inter-County collects, uses, and protects any information collected from you, as well as how we may disclose such information. We will never disclose your personal information to any individual or entity *unless* it is for the express purpose of providing the Title Insurance and Real Estate Settlement Services which you or your agent have requested.

Types of Information Collected. You, or your agent, may provide Inter-County with certain personal information about you, such as:

- Contact information (e.g., name, address, phone number, email address);
- Demographic information (e.g., date of birth, gender and marital status);
- Social Security Number (SSN), driver's license, passport, and other government ID numbers;
- Financial account information; and
- Other personal information needed from you to provide title insurance and real estate settlement services to you.

<u>How Information is Collected</u>. We may collect personal information from you via applications, forms and correspondence we receive from you and others related to the transaction, such as:

Your lender - Your real estate agent - Your attorney

<u>Use of Collected Information</u>. We will only request and use your Personal Information to provide title products and services to you, and to communicate with you about these products and services.

<u>When Information is Disclosed</u>. We may disclose your Personal Information to other parties providing services to you in connection with your specific transaction, but only to the extent necessary to provide the title and settlement services you require. Disclosure of your Personal Information may be made:

- To third parties to provide you with the services you have requested and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- To third party service providers who provide or perform services on our behalf and use the disclosed Personal Information only in connection with such services;
- To law enforcement or other governmental authorities in connection with an investigation or civil or criminal subpoena or court order;
- To lenders, lienholders, judgment creditors or other parties claiming an interest in title whose claim or interest must be determined, settled, paid, or released prior to closing;
- Other third parties for whom you have given us written authorization to disclose your personal information; and
- To Fidelity National Financial, parent company of Commonwealth Land Title Insurance Company, the issuer of the policy or policies of title insurance, as required by Inter-County Abstract's contractual agreement, and/or to defend a possible claim under the title insurance policy or policies. You are also herewith being provided with a copy of Fidelity National Financial's Privacy Notice.

We may disclose personal information when required by law or in the good faith belief that such disclosure is necessary to:

- Comply with a legal process or applicable laws;
- Enforce this Privacy Notice;
- Investigate or respond to claims that any information provided by you violates the rights of a third party; and/or
- To protect the rights, property or personal safety of Inter-County Abstract, its employees, agents, representatives, or the public.

Inter-County Abstract maintains reasonable safeguards to keep your Personal Information secure. When we provide Personal Information to third party service providers as discussed in this Privacy Notice, we expect that these parties process such information in compliance with our Privacy Notice or in a manner that is in compliance with applicable privacy laws.

If you decide not to submit personal information requested, Inter-County Abstract will not be able to provide the title services requested. By submitting Personal Information to Inter-County Abstract, you consent to the collection and use of the information by us in compliance with this Privacy Notice.

INTER-COUNTY ABSTRACT

926 – 929 COURT STREET - HONESDALE, PA 18431 PHONE: 570-253-4734 FAX: 570-300-2189 EMAIL: <u>donna@icatitle.com</u>