

PRIVACY POLICY

A Guide to How We Use and Protect Customer Information

Our Pledge To You

We value the trust you have placed in us and we intend to continue to earn your trust each day. That's why we welcome this opportunity to describe our privacy policies and the steps we take to protect your customer information. In this brochure, you'll find details about these policies and procedures. In this brochure, "we", "our" and "us" refers to Alliance Title Group.

The practices and policies contained in this disclosure are subject to change, but we will communicate any material changes to you when required by applicable laws.

This Is Our Pledge To You

- We are committed to protecting your privacy at all times.
- We do not share customer information with outside companies for purposes of selling their products and services to you.
- We are committed to bringing you the services you need to successfully complete your real estate purchase, sale or finance transaction.
- We maintain security standards and procedures designed to protect customer information. We will continue to test and update our technology to improve the protection of our information about you. Behind this pledge is a simple idea. We want you to know that you can count on us - to protect the privacy and security of your customer information, and to provide you with the responsive, professional service you deserve.

Our Policies Regarding The Collection, Use and Disclosure of Customer Information

Our goal is to provide you with the services you will need to successfully complete your real estate purchase, sale or finance transaction. Along the way, we are committed to providing you with responsive, personalized service, and keeping you informed about new services that may be of immediate interest to you, or new benefits that can help you derive the greatest value from your relationship with us. Customer information is at the heart of our ability to provide superior service to you. In the sections that follow, we describe the types of information that are collected, and how and why that information may be shared with others.

Information Collection

The primary reason that we collect and maintain customer information is to serve you and administer our customer relationship with you. This information may be collected from a variety of sources, such as:

- information you provide to us on applications or forms.
- information we receive from an outside source, such as a county recorder, mortgage company or your real estate agent; or
- information about your transactions or experiences with companies affiliated with us.

The information we collect from these sources allows us to provide you with responsive and professional services to make sure the closing of your transaction is as trouble-free as we can make it.

We Do Not Sell Your Personal Information to Anyone

We do not sell your personal information to anyone for the purpose of selling their products or services to you.

We Limit The Disclosure Of Your Personal Information

We do not disclose your personal information to anyone other than to effect or administer the service or product you have requested from us. The purchase, sale or finance of real estate is a complex transaction which requires us to obtain certain information about you and the property you are selling or buying in order to complete the home sale or purchase transaction. We do not share your personal information, unless one of the following exceptions apply:

- We share a limited amount of your personal information with companies that help us process or service your transaction. For example, we may share your name and the property address with a survey company or plat drawing company in order to collect information about the property in connection with providing you with a title insurance policy.
- We are permitted by law to share your personal information with others to protect the confidentiality of your records and to protect against claims, unauthorized transactions or other liabilities.
- We may also disclose personal information in limited circumstances where we believe in good faith it is required or permitted by law, for example: to cooperate with law enforcement authorities, regulatory authorities, or judicial process; and to resolve consumer disputes.

Information Disclosed to Outside Parties in Other Situations

We also disclose certain customer information to government agencies, consumer reporting agencies, and other outside parties as permitted or required by the Federal Privacy Act and other applicable laws. These disclosures are made for specific, limited purposes, such as to verify individuals' identities (reducing fraud and identity theft), to meet customer service expectations, or to make certain information a matter of public record (recording mortgages to let prospective buyers, title insurers, and others know about property liens).

Information Confidentiality and Security Information Confidentiality and Protection Practices

As we described in our Pledge to you, we are committed to preventing others from unauthorized access to your customer information, and we maintain procedures and technology designed for this purpose. We take several steps to protect the customer information we have about you, including the following:

- We update and test our technology on a regular basis in order to improve the protection of customer information.
- We require outside companies and independent contractors to whom we provide customer information, such as plat drawing companies, to enter into a confidentiality agreement that restricts the use of the information to those purposes and prohibits independent use of the information.
- We have internal procedures that limit access to customer information, such as procedures that require an employee to have a business need to access customer information. We maintain policies about the proper physical security of workplaces and records. Our physical, electronic, and procedural safeguards comply with federal regulations regarding the protection of customer information.

Information Integrity Measures

We protect the integrity of customer information about you through measures such as maintaining backup copies of account data in the event of power outages or other business interruptions, using computer virus detection and eradication software on systems containing customer data, installing computer hardware and software, and employing other technical means (known as "firewalls") to protect against unauthorized computer entry into systems containing customer information.

How To Contact Us

If you have questions or concerns about this Privacy Policy, you can write to us at: Alliance Title Group, c/o HomeServices of America, Inc., 6800 France Avenue South, Suite 610, Edina, MN 55435, Attention: Compliance Officer; or you may call us at (612) 336-5074.

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Please ensure that you are the lawful copyright owner or have right to the copyright under the requirements of the DMCA prior to sending notice to the designated copyright agent To contact the designated agent regarding these matters, please direct all inquiries to:

DMCA Contact Name: Legal Department
Address: 11601 Granda Lane, Leawood, KS 66211
Telephone Number: (913) 491-1001
Email Address: Legal@BHHSall.com

eDisclosure Agreement

Your Consent To Do Business Electronically (the eDisclosure Agreement)

The transaction we are closing for you involves various disclosures, records, and documents ("Closing Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain Your consent to receive certain Closing Documents from Us in electronic form rather than in paper form. With Your consent, You will also be able to sign and authorize these Closing Documents electronically, rather than on paper.

Before We can engage in this transaction electronically, it is important that You understand Your rights and responsibilities. Please read the following and affirm Your consent to conduct business with Us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Closing Documents related to this transaction that are provided electronically, "You" and "Your" mean the borrower(s) under the applicable transaction to which such Closing Documents apply, and "We", "Our" and "Us" mean the applicable title officers, closing officers, loan processor(s) or mortgage banker(s) with whom You are transacting business for the transfer of the property that is the subject of the transaction or the loan You are obtaining.

YOUR CONSENT

- Your consent to participate in this transaction electronically will apply to all Closing Documents for the property that is the subject of the transaction or the applicable loans for which You are applying. If You provide Your consent by clicking the "I agree" button at the bottom of the page, We will conduct this transaction electronically, instead of providing You with the Closing Documents in paper form.
- If a document related to Your transaction is not available in electronic form, a paper copy will be provided to You free of charge.
- Conducting this transaction electronically is an option. If You choose not to accept receipt of eDisclosures, paper Closing Documents will be mailed to You.
- If You do not consent to receive these Closing Documents electronically, You will be provided with copies of the Closing Documents in paper form. Additionally:
- You will not be required to pay a fee for receiving paper copies of the Closing Documents.

WITHDRAWAL OF CONSENT

- You have the right to withdraw Your consent at any time. By declining or revoking Your consent to receive eDisclosures, We will provide You with the Closing Documents in paper form.
- If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the "I do not agree" button, or by notifying Us at:
Phone: (913) 491-1001
Address: 11601 Granada Lane, Leawood, KS 66211
- If You originally consent to receive eDisclosures, but later withdraw Your consent:
You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Closing Documents.

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- After Your consent is given, You may request from Us paper copies of Your Closing Documents. Please send this request to Us at:
Address: 8077 Maryland Ave., Clayton, MO 63105
- If You request Paper copies of the Closing Documents You will not be required to pay a fee for receiving paper copies of the Closing Documents.

SYSTEM REQUIREMENTS

- In order to receive eDisclosure, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.
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HOW WE CAN REACH YOU

- You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 314-872-6700
Address: 8077 Maryland Ave., Clayton, MO 63105
- We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event Your email address on file is invalid; Your email or Internet service provider filters the notification as

“spam” or “junk mail”; there is a malfunction in Your computer, browser, Internet service and/or software; or for other reasons beyond Our control.