

LANDTRUST TITLE SERVICES CORPORATION PRIVACY NOTICE

Landtrust Title Services Corporation and its affiliates (collectively “our” or “we”) provide title insurance, real estate and settlement services. We are committed to protecting your personal and browsing information and will take reasonable steps to ensure that your information is handled according to the terms of this privacy policy.

Types of Information Collected

We may collect two types of information from you: personal information and browsing information.

Personal Information. We may collect the following categories of personal information:

- Contact information (e.g. name, address, phone number, and email address);
- Demographic information (date of birth, gender, marital status);
- Employment information, mortgage rates and payments, and financial account information;
- Social security number, driver’s license number, and other governmental ID numbers; and
- Other personal information needed to provide you title insurance, real estate and settlement services.

Browsing Information. We may collect the following categories of browsing information if you interact with one of our websites:

- Information provided by you through the website;
- IP address or unique device identifier information;
- Browsing history, such as time and date of your visit and number of clicks;
- http headers, application client and server banners; and
- operating system and fingerprinting data.

How Information is Collected

We may collect personal information from you via applications, forms, and correspondence we receive from you and others related to our transactions with you. When you visit our website from your computer or mobile device, we automatically collect and store certain information available to us through your Internet browser or computer equipment to improve your website experience.

If you visit our website (www.mylandtrust.com), we may collect browsing information from you as follows:

Browser Log Files. Our servers automatically log each visitor to our website and collect and record certain browsing information about each visitor. The browsing information includes generic information and reveals nothing personal about the user.

Cookies. The website uses a technology called “cookies,” a small file stored by your browser to help keep track of your user profile. We use cookies to remember your personal profile for your convenience, to deliver content specific to your needs and interests, and to ensure you do not see the same ad repeatedly. We also use cookies to track user trends and improve areas of the website that our users find valuable. The use of cookies is an industry standard found at most major web sites. You do have control over cookies. You can manually delete cookies and/or change your browser settings to not allow cookies to be placed. Please be aware that some portions of the website may not function properly, or your online experience may be disrupted, if you disable or delete cookies.

Use of Collected Information

Information we collect is used for three main purposes:

- To provide our products and services to you or a third party who is obtaining services on your behalf or in connection with a transaction involving you;
- To improve our products and services; or

- To communicate with you and to inform you about our, our affiliates' and third parties' products and services, jointly or independently.

When Information Is Disclosed

We may provide your personal information (except consumer or credit reporting information) and browsing information to various individuals and companies, as permitted by law, without obtaining your prior authorization. These laws do not allow consumers to restrict these disclosures. See the section below entitled "Choices With Your Information" to learn how to limit the discretionary disclosures of your personal information and browsing information.

Disclosures of your personal information may be made to the following categories of affiliates and nonaffiliated third parties:

- to third parties to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to our affiliate financial service providers for their use to market their products or services to you;
- to nonaffiliated third party service providers who provide or perform services on our behalf and use the disclosed information only in connection with such services;
- to law enforcement or other governmental authority in connection with an investigation, or civil or criminal subpoena or court order;
- to lenders, lien holders, judgment creditors, or other parties claiming an interest in title whose claim or interest must be determined, settled, paid, or released prior to closing; and
- other third parties for whom you have given us written authorization to disclose your personal information.

We may disclose personal information and/or browsing 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 material, document, image, graphic, logo, design, audio, video or any other information provided by you violates the rights of a third party; or
- protect the rights, property or personal safety of our users, the public, or us.

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

When using the website or transmitting personal information over the Internet, we use commercially reasonable efforts to safeguard the confidentiality of non-public personal information using devices like firewalls and Secure Socket Layers. Unfortunately, no data transmission over the Internet is guaranteed to be 100% secure. As a result, we cannot ensure the security of any information you transmit to us or receive from our online products or services. Accordingly, you transmit and receive information at your own risk.

Choices With Your Information

Whether you submit personal information or browsing information to us is up to you. If you do not submit personal information or browsing information, we may not be able to provide you with certain products or services. The uses of your personal information and browsing information that by law you cannot limit include:

- for our everyday business purposes – such as to process your transactions, provide you with services you request, maintain your account, respond to court orders and legal investigations, or report to credit bureaus;
- for our marketing purposes – to offer our products and services to you;
- for joint marketing with other financial companies; and

- for our affiliates' everyday business purposes – information about your transaction and experiences.

You may choose to limit our disclosure or use of your personal information or browsing information under the following circumstances (“opt-out”):

- For our affiliates' everyday business purposes – Information about your creditworthiness; and
- For our affiliates to market to you.

To the extent permitted above, you may opt-out of the use or sharing of your personal information or browsing information by notifying us of such decision by one of the methods at the end of this Privacy Notice. We do not share your personal information or browsing information with non-affiliated third parties except as required by law or to provide services you requested.

Information From Children

The website is meant for adults and is not intended or designed to attract children under the age of thirteen (13). We do not knowingly or intentionally collect personal information from children under the age of 13. If you believe that a child under the age of 13 has provided us with personal information, please notify us immediately.

Privacy Outside Our Website

While on the website, you may choose to follow links to other sites. We are not responsible for the privacy practices or the content of any of those other sites.

Data Enhancement

We also obtain aggregated demographic information such as age, income, and household composition from our business partners to better understand our customers and improve our products and services. This aggregated demographic information does not identify you individually.

Surveys

While on the website, we may survey you for contact information, unique identifiers and demographic information. You are never required to answer these questions. The information you submit may be used for analyzing overall website demographics, preferences and tastes, and similar “getting to know our customers” purposes. We may disclose this data to third parties in an aggregated form (such as summary reports for our advertisers) but never with personally identifiable information.

Your Consent To This Privacy Notice

By submitting personal and/or browsing information to us, you consent to the collection and use of the information by us in compliance with this privacy notice. Any amendments to this privacy notice will be posted on the website. Each time you provide information to us or we receive information about you, following any amendment of this privacy notice, will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future. We may use comments, information or feedback that you submit to us in any manner that we may choose without notice or compensation to you.

Changing Your Information; Contacting Us

You may update, correct or delete your personal information, by contacting us at Landtrust Title Services, 105 W. Madison St., Suite 900, Chicago, IL 60602 or by navigating to www.mylandtrust.com, going to the upper righthand corner of the page and then clicking on Contact.