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PRIVACY ACT NOTICE

Mor Escrow Services, Inc. has prepared this Privacy Act Notice to comply with the Gramm-Leach Bliley Act. Public Law 106-102 and to inform you regarding its collections, storage and use of information that you and others give it during the processing of your escrow transaction. The information in this Privacy Act Notice applies to Escrow Holder's current and former clients.

1. **Categories of Information Escrow Holder Collects.** We collect nonpublic personal information about you from the following sources:
 - A. Information from you in letters and other communications as well as in escrow instructions and on forms including Statements of Identity, data collection regarding the financial status of the property or you and on other forms; and
 - B. Information directly from third parties including real estate sales agents and brokers, mortgage companies and lenders, title companies, contractors, bookkeepers and accountants, attorneys, homeowners associations, insurance agents, federal, state or local tax or governmental authorities or from others who may give us information on forms or by other methods including but not limited to, telephone, e-mail, facsimile transmission.
2. **Categories of Parties To Whom Escrow Holder Discloses.** We may disclose nonpublic personal information about you to the following types of third parties:
 - A. Financial service providers such as title insurance and underwritten title companies, mortgage companies and lenders as well as insurance agents and companies associated with your escrow transaction.
 - B. Nonfinancial companies such as homeowners associations, attorney, bookkeepers and accountants, federal, state or local tax or governmental authorities, real estate agents and brokers associated with your escrow transaction.
 - C. Service Providers including contractors, structural pest control operators and others rendering services to you or the real property or business that is the subject of this escrow transaction.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law. Otherwise, we do not disclose personal or confidential information to anyone outside our company without your consent. We will adhere to the privacy policies and practices as described in this Privacy Act Notice.

We restrict access to your personal and escrow file information 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 your nonpublic personal information. Your information is stored in a secure place on a secure computer and in physical files. When we dispose of old physical paper files, we have it shredded and recycled by a bonded security company.

You may direct all questions regarding the policies set forth in this Privacy Act Notice to your escrow officer.