

COWLING TITLE COMPANY'S PRIVACY STATEMENT

In the course of our business, we may collect Personal Information about you from the following sources:

- *From applications or other forms we receive from you or your authorized representative
- *From your transactions with, or from the services being performed by us
- *From our internet web site
- *From the public records maintained by governmental entities that we obtain directly or from others
- *From consumer or other reporting agencies
- *From information that we receive from others involved in your transaction, such as real estate agents or lenders

Our Policies regarding the Protection of the Confidentiality and Security of Your Personal Information:

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to the Personal Information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes. We do not disclose any nonpublic Personal Information about you with anyone for any purpose that is not specifically permitted by law.

Our Policies and Practices Regarding the Sharing of Your Personal Information:

- * To Third party contractors or service providers who provide services or other functions on our behalf
- * To agents, brokers or representatives to provide you with services you have requested

In Addition, we will disclose your Personal Information when you direct or give us permission, when we are required to by law to do so, or when we suspect fraudulent or criminal activities. We may also disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities is to record documents in the public domain. Such documents may contain your Personal Information.

Right to Access your Personal Information and Ability to Correct Errors:

Certain states afford you the right to access your Personal Information, and under certain circumstances, to find out to whom your Personal Information has been disclosed. You may contact us in writing at our home office, if your state law gives you this right. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such requests.