

Turner Law, PLLC

Privacy Policy Notice

Purpose of this Notice

Title V of the Gramm-Leach-Bliley Act generally prohibits any financial institution (including real estate settlement agents), directly or through its affiliates, from sharing nonpublic personal information about you (“Personal Information”) with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, including the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. Turner Law, PLLC, is committed to protecting the privacy and security of your Personal Information and to maintaining compliance with all applicable laws and regulations. This Privacy Policy Notice sets forth the privacy policies and practices used by Turner Law, PLLC, regarding the privacy and security of your Personal Information, including how we use the Personal Information we receive from you and from other sources, and to whom your Personal Information may be disclosed. Turner Law, PLLC, adheres to the privacy policies and practices set forth in this Privacy Notice and, depending on the services performed, Turner Law, PLLC, may share information as set forth herein.

What We Collect

In order that we may serve you effectively and fulfill our legal and regulatory requirements, we may collect certain Personal Information about you. Personal Information, as used herein, may include your name, address, telephone number, email address, social security number, tax identification number, and driver’s license number, among other information. We may collect this Personal Information about you from the following sources:

- Personal Information that we receive from you, lenders, real estate agents, government agencies, and other authorized persons, through contracts, title orders, telephone calls, correspondence, loan payoff statements, application forms, and other forms required by your lender, the title company, and/or Turner Law, PLLC;
- Personal Information that we receive from our own files, our affiliates, or others; and/or
- Personal Information that we receive from consumer reporting agencies.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional Personal Information will be collected about you.

What We Share

We may disclose your Personal Information (excluding information we receive from consumer or other credit reporting agencies) to our affiliates or to nonaffiliated third parties as necessary to effectively serve you without obtaining your prior authorization, as permitted by law. Such laws do not allow consumers to restrict these disclosures. However, all such disclosures shall be

made only to the extent necessary to conduct our business and to meet our high standards regarding the service we provide to you, while at all times maintaining the security and privacy of your Personal Information as set forth herein. The parties to whom we may disclose your Personal Information may include:

- Insurance companies, agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- Financial service providers in connection with the services for which we have been retained by you;
- Third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- Insurance regulatory authorities, or law enforcement or other governmental authorities, in a civil action, in connection with a subpoena or a governmental investigation;
- Companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements; and/or
- Lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our clients, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

We do not disclose any Personal Information about our customers or former customers to any party for any purpose except as specifically permitted by law or set forth herein.

Procedural Safeguards

We restrict access to Personal Information about you to those employees who are regularly trained in our privacy policies and practices and who need to know that Personal Information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your Personal Information.