

Pinnacle Title & Escrow, Inc.

51 Monroe Street, Suite 1505, Rockville, MD 20850

This Privacy Notice is provided on behalf of PINNACLE TITLE & ESCROW, INC.

Congress passed the Gramm-Leach-Bailey Act, which deals in part with how the financial services industry handles nonpublic financial information. PINNACLE TITLE & ESCROW, INC., recognizes that the foundation of our business is maintaining your trust and confidence. In order to provide you with the most effective and beneficial service, we must maintain information about you. Keeping that information secure and private is important to us. This notice is provided to you so that you may know how we collect information about you, the type of information we collect, what we may disclose to our affiliates and non-affiliated third parties, and the steps we take to protect personal information about you.

WHAT WE COLLECT

First, we must collect a certain amount of personal information about you in order to provide customer service, offer new products or services, evaluate claims, administer products, and fulfill legal and regulatory requirements. Therefore, as part of our servicing of your requests, we may obtain certain nonpublic personal information about you. We receive information from you, real estate agents, lenders, government agencies, and/or other authorized persons in varying manners, including, but not limited to, applications, company required forms, telephone calls, correspondence, claim forms and other processing forms. The information we receive includes facts and data about your transactions with us, our affiliates or others, and facts and data we receive from consumer reporting agencies.

The information we collect, or that has been provided to us, in processing your transaction may include the following:

1. Your name, address, telephone number, e-mail address, date of birth, Social Security number, age, gender, marital status, assets, bank

account number(s) and financial statistics;

2. Your relationship with us, such as products purchased, policy values, payment history, and claims history;

3. Your employment history, such as your occupation(s), your income, your employers, and years of service with employers;

4. Your creditworthiness and credit history.

WHAT WE SHARE

PINNACLE TITLE & ESCROW, INC., is committed to maintaining the confidentiality of the personal information we collect. We welcome this opportunity to clarify our privacy policy for you.

With respect to the information we collect about you:

1. We collect and use the information to the extent needed to conduct our business and to meet our high quality service standards.

2. We restrict access to the information to authorized individuals who need to know this information to provide services and products to you.

3. We maintain appropriate safeguards to protect information about you.

4. We will verify that any persons requesting information about you or your relationship with us are entitled to such information prior to providing it.

5. We share nonpublic personal information about you outside our company only to service your request, as authorized by you, or as required or permitted by applicable law.

6. We require any organization that provided assistance to us in administering or insuring contracts or providing services on our behalf to you to maintain the confidentiality of nonpublic personal information about you and not use such information for any other purpose.

7. Our Privacy Policy does not allow non-affiliates to offer their products and services to you.

The law does permit us to share information about you with our affiliates, including

insurance companies and insurance service providers. The law also permits us to share information about you with companies that perform marketing services for us or other financial institutions that have joint marketing agreements with us. The information we share with our affiliates or service providers need not be directly related to our transaction with you.

PINNACLE TITLE & ESCROW, INC.'s Privacy Policy applies, to the extent required by law, to its agents when they are acting on our behalf. Please note that there may be instances when these same agents may not be acting on our behalf. In which case, they may collect nonpublic personal information on their own behalf or on behalf of another. In these instances, PINNACLE TITLE & ESCROW, INC.'s Privacy Policy would not apply.

If we change our privacy practices, we will provide you notice of all material changes. This privacy notice supersedes all previous notices with respect to matters described herein.

It is our goal to ensure that all the information we collect is accurate and complete. Please notify us if you believe information is inaccurate.

NO ACTION IS REQUIRED BY YOU

You do not need to do anything as a result of this notice. It is meant to inform you of how we safeguard nonpublic personal information about you. You may wish to file this notice with your insurance papers.

We strive to maintain your confidence and trust