

SOUTHERN TITLE OF OHIO

CONSENT TO DISCLOSURE OF INFORMATION

The undersigned hereby authorize Southern Title of Ohio, Ltd. to disclose to the Realtor or Lender involved directly in this closing, any and all information relative to this transaction that will enable them to facilitate the closing. This authorization includes obtaining mortgage and/or lien payoffs on our behalf, as well as, furnishing parties directly involved with executed copies of the HUD-1 Settlement Statement. I/we further agree to hold Southern Title of Ohio, Ltd. harmless for any such disclosure to said third party and waive any right to relief that may be granted to me/us under any Federal or State law as a result of such disclosure.

PRIVACY POLICY NOTICE

PURPOSE OF NOTICE: Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits title insurance companies and others from the sharing (disclosure) of nonpublic personal information about you with nonaffiliated third parties unless the company provides you with a notice of its privacy policy and practices, such as the type of information collected about you and the categories of persons or entities to whom it may be disclosed. In compliance with GLBA, we are providing you with this notice of our privacy policies and practices.

INFORMATION COLLECTED: We may collect nonpublic personal information about you (the customer) from the following sources:

1. Information we receive from you, verbal or written, such as on applications, settlement or financial statements, other forms or other information concerning your transaction;
2. Information about your transactions we secure from our files or from our affiliates or others such as appraisals, credit reports, land surveys, escrow account balances and account numbers to complete and facilitate the transaction;
3. Information that we receive from you or others involved in your transaction, such as the real estate agent, lender, attorney, settlement or escrow agent or others in order to complete and facilitate the transaction;
4. Information that we may receive from or incidental to an examination of instruments or other documents in the public records and taxing authority.

Unless specifically directed or consented to in writing by you, no additional non-public personal information will be collected about you.

USE OF INFORMATION: The information we obtain is not shared with anyone other than those affiliates, agents or nonaffiliated third parties required to facilitate your transaction and provide the product and services requested by you or your lender or in other ways permitted by laws. We may disclose any of the above information that we collect about our customers or former customers to our affiliates, agents or to nonaffiliated third parties as permitted by laws.

We may share, internally within the Southern Title family, including affiliates, agents and reinsurers, if any, and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, and to provide information to government and law enforcement agencies. Credit information, if any, about you is shared only to facilitate your transaction or for only such purposes permitted by law.

WE DO NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

PROTECTION OF INFORMATION: We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with law to guard your non-public personal information.
