

Privacy Policy – Introduction

Title V of the Gramm-Leach-Bliley Act generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal financial information (“Personal Information”) about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the Gramm-Leach-Bliley Act, we are providing you with this Privacy Policy Notice, which sets out the privacy policies and practices of Transaction Experts.

We believe that, in making you aware of how we use your Personal Information, and to whom it is disclosed, this will form the basis for a relationship of trust between us and the public whom we serve.

Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information

By entering and/or submitting information to us on our site or by any other means you are agreeing and consenting to our privacy policies

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

- Information we receive from you or your authorized representative on applications or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from our internet web sites;
- Information we receive from the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- Information we receive from consumer or other reporting agencies.

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to your nonpublic personal financial information only to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

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

Disclosure of nonpublic personal information

We may disclose your Personal Information with our underwriters and other real estate settlement service providers. We also may disclose your Personal Information to:

- agents, brokers or representatives to provide you with services you have requested; and
- affiliated contractors or service providers who provide services in the course of our business, but only to the extent necessary for these providers to perform their services and to provide these services to you as may be required by your transaction.
- In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may 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.

WE DO NOT DISCLOSE ANY PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT STATED ABOVE OR SPECIFICALLY PERMITTED BY LAW.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply. We may store your information indefinitely, including the period after which any customer relationship ceased. Such information may be used for an internal purpose, such as quality control efforts, auditing and customer analysis.

Internet Website

Transaction Experts is committed to protecting your privacy in order to give you a secure online experience. You may visit most of our website without providing any Personal Information to us. On occasion, we will need information in order to provide you with the services which you request. We only collect Personal Information which is provided voluntarily by a visitor to our website.

Our website utilizes cookies to maintain information about your visit so that we may easily assist you to navigate the website. These cookies do not contain Personal Information nor do the cookies contain any information which identifies you. We use cookies in order to enhance the user experience. Cookies help us to deliver information specific to your interests and to better control your visit so we can provide pertinent content to you.

We maintain physical, electronic and procedural safeguards to protect the security and confidentiality of information provided to our website. For example, we utilize passcodes and passwords and secured transaction features.

You may correct Personal Information provided to us. You may view and edit your Personal Information, and tell us whether you want us to send you Personal Information about our services and products.

Our website allows you to choose to stop receiving communications from us. Our website contains links to other sites. While we try to link to websites which share our high standards and respect for personal privacy, we are not responsible for the content or the privacy practices used by those websites.

Future Privacy Policy Modifications

Transaction Experts, in continually trying to improve its services, in the future may expand its capabilities for obtaining information. Also, because of the evolving nature of technologies and the way we conduct business, we may amend this Privacy Policy Notice from time to time, consistent with all applicable privacy laws.

You can determine when the policy was last updated by looking at the “last update” date at the bottom of this Notice. If there are material and substantial changes to the policy, we will note these changes through a prominent notice on our website.