

COMMONWEALTH LAND TITLE INSURANCE COMPANY

and

A - Z Team Title, LLC
102 Park Place Boulevard, # A-3
Kissimmee, Florida 34741

Privacy Policy Notice
as of May 31, 2001

PURPOSE OF THIS NOTICE

Commonwealth Land Title Insurance Company and the above named Agent A - Z Team Title, LLC share your concerns about privacy. Each Company is committed to respecting the privacy of our policyholders. Therefore, in accordance with Federal and State laws and regulations, we are providing you with this notice of how we might use the information about you which we gather in the process of issuing our policy of title insurance.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State in which you reside generally prohibit us from sharing nonpublic personal information about you with a third party unless we provide you with this notice of our privacy policies and practices, such as the type of information that we collect about you and the categories of persons or entities to whom that information may be disclosed. In compliance with the GLBA and the laws of this State, we are providing you with this document, which notifies you of the privacy policies and practices of Commonwealth Land Title Insurance Company and the Agent.

OUR PRIVACY POLICIES AND PRACTICES

I. Information we collect and sources from which we collect it:

We do not collect any nonpublic personal information about you other than the following:

Information we receive from you or from your attorney other representatives on applications or other forms;

Information about your transactions with us, our affiliates or our agents.

In addition, we may collect other nonpublic personal information about you from individuals and companies other than those proposed for coverage.

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

II. Information we disclose to third parties:

In the course of our general business practices, we may disclose that information that we collect (as described above) about you or others without your permission to the following types of institutions for the reasons described:

To a third party such as a surveying, real estate tax research or municipal data firm if the disclosure will enable that party to perform a business, professional or insurance function for us;

To an insurance institution, agent, or credit reporting agency in order to detect or prevent criminal activity, fraud or misrepresentation in connection with an insurance transaction;

To an insurance institution, agent, or credit reporting agency for either this Company or the entity to whom we disclose the information to perform a function in connection with an insurance transaction involving you;

To an insurance regulatory authority, law enforcement, or other governmental authority in order to protect our interests in preventing or prosecuting fraud, or if we believe that you have conducted illegal activities;

To an actuarial or research organization for the purpose of conducting actuarial or research studies.

The disclosures described above are permitted by law.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH AFFILIATES OR NON-AFFILIATED THIRD PARTIES FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

III. Your right to access and amend your personal information:

You have the right to request access to the personal information that we record about you. Your right includes the right to know the source of the information and the identity of the persons, institutions or types of institutions to whom we have disclosed such information within 2 years prior to your request. Your right includes the right to view such information and copy it in person, or request that a copy of it be sent to you by mail (for which we may charge you a reasonable fee to cover our costs). Your right also includes the right to request corrections, amendments or deletions of any information in our possession. The procedures that you must follow to request access to or an amendment of your information are as follows:

To obtain access to your information from Commonwealth Land Title Insurance Company: You should submit a request in writing to:
Commonwealth Land Title Insurance Company

To obtain access to your information from the above names Agent: You should submit your written request including the specified information to the address stated at the top of page 1. The request should include the same information mentioned above for requests to Commonwealth Land Title Insurance Company.

To correct, amend, or delete any of your information: You should submit a request in writing to the address referenced, directly above. The request should include your name, address, policy number, the specified information in dispute, and the identity of the document or record that contains the disputed information. Upon receipt of your request, we will contact you within 30 business days to notify you either that we have made the correction, amendment or deletion, or that we refuse to do so and the reasons for the refusal which you will have the opportunity to challenge.

IV. Our practice regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

V. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

VI. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, United General and Agent and their respective affiliates reserve the right to sell or transfer your information (including by not limited to your address, name, age, sex, zip code, state and county of residency and other information, that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be a successor in interest of United General or the Agent with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

OPT OUT FORM

Please Note: For your opt out to be effective, on this form you must state that you do not want information to be released. If you wish to opt out of disclosure to non-affiliated third parties, and/or disclosures within our affiliated family of companies, please take the following steps:

1) Initial the appropriate box(es), as applicable:

***DO NOT SHARE THE INFORMATION YOU COLLECTED ABOUT ME WITH COMPANIES THAT ARE OUTSIDE OF YOUR AFFILIATED FAMILY OF COMPANIES EXCEPT PERMITTED BY APPLICABLE LAW.**

SELLER'S INITIALS _____

SELLER'S INITIALS _____

BUYER'S INITIALS _____

BUYER'S INITIALS _____

2) * DO NOT SHARE MY CONSUMER REPORT INFORMATION WITHIN AFFILIATED FAMILY OF COMPANIES.

SELLER'S INITIALS _____

SELLER'S INITIALS _____

BUYER'S INITIALS _____

BUYER'S INITIALS _____