

# **PRIVACY POLICY**

## **PRIVACY NOTICE**

Walker Title, LLC (“Walker Title”) understands that your privacy is important. In order to better serve your needs, however, we may ask you to provide certain information such as your social security number for preparation of a closing statement. This Privacy Policy governs our use of the information, which you provide us. Keeping customer nonpublic personal information secure is a top priority for Walker Title. We are providing you this notice to help you understand how we handle the personal information about you that we may collect and disclose how we use it and how we protect your privacy.

## **Applicability**

This Privacy Policy applies to Walker Title’s use of the nonpublic personal information, which you provide us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

## **Types of Information**

Depending on which of Walker Title’s services you are utilizing, the types of nonpublic personal information that we may collect include, but is not limited to, the following:

- Information we receive from you on applications, forms and/or in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with or involving us, our affiliated companies, or others; and
- Information we receive regarding you and a consumer reporting agency or as a result of an abstract/search of liens, judgments or other records or inquiries.
- The type of information varies but may include account balances, marital status, names of creditors, status of payments (including but not limited to status of mechanics, contractors, and subcontractors providing services to real property) credit reports, verification of insurance on real estate, payoff information and the like.

## **Use of Information**

We request information from you or about you for our business purposes which typically involve the issuance of a title insurance commitment or policy and/or the conducting of a residential real estate settlement for you or your lender. On occasions we perform services to or as part of a joint venture or limited liability company (herein called “affiliated parties”) and a request for information in such circumstances is for similar purpose as previously stated. We do not request information from you for non-legitimate business purposes or for the benefit of any nonaffiliated parties. Accordingly, it is Walker Title’s policy not to release your personal information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law.

From time to time Walker Title is served a subpoena requesting the production of closing records or other personal consumer information which may include nonpublic personal information obtained from our customer(s). It is our policy in such instances to provide notice of the pendency of such a subpoena to the person(s) involved to afford such person(s) the opportunity to contest the validity and/or scope of such subpoena and/or seek judicial intervention to limit or quash same. We can not always provide advance notice, however, but endeavor to do so and in this regard rely on address information on record with us for this purpose. Following service of a subpoena on us, it is Walker Title's policy to comply with a subpoena unless otherwise directed by applicable court order.

We may store your consumer personal information in our files for a considerable period of time, including, a period of time after which any customer relationship between you and Walker Title has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis or in processing a claim under a title insurance policy. We do not share or use personally identifiable information for marketing purposes. We do not sell nonpublic personal information about our customers to third parties.

We may also provide all types of nonpublic personal information listed above to one or more of our affiliated companies/parties. Such affiliated companies may include title insurers or other companies involved in real estate services. We ask that any such affiliated company adhere to the same Privacy Policy as Walker Title and failing same that they specifically disclose their policy directly to you.

### **Former Customers**

Walker Title's Privacy Policy is intended to apply to our customers from its date of adoption forward even if you become no longer our customer. As such our policy applies to current and former customers.

### **Protection of Nonpublic Personal Information**

Walker Title restricts access to nonpublic personal information to those employees, agents, representatives or third parties who need to know the information to provide products and services to our customers.

Walker Title has policies and procedures that give direction to our employees and agents and representatives acting on our behalf, regarding how to protect and use nonpublic information.

### **Applies to Agents and Representative**

Walker Title's Privacy Policy applies, to the extent required by law, to its agents and representatives when they are acting on behalf of Walker Title. Please note that there may be instances when these same agents and representatives may not be acting on Walker Title's behalf, in which case they may collect nonpublic personal information on their own behalf or on behalf of others. In these instances, Walker Title's Privacy Policy would not apply.

**Access to Personal Information/Requests for Correction, Amendment, or Deletion of Personal Information**

As required by applicable law, and under certain circumstances, we will afford you the right to access your Personal Information, to determine to whom it has been disclosed, and to request correction or deletion of your information. However, our current policy is to maintain customer’s Personal Information for no less than the State required retention requirements.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests.

Please send requests to: Walker Title, LLC Attn: Information Security and Privacy Officer  
11781 Lee Jackson Mem. Hwy. Suite 300, Fairfax, VA 22033

**Change in Policy**

Walker Title reserves the right to change any of its privacy policies and related procedures at any time, in accordance with applicable federal and state laws including any notice requirements then appertaining.

**THIS PRIVACY NOTICE IS PROVIDED TO YOU FOR INFORMATIONAL PURPOSES ONLY. YOU DO NOT NEED TO CALL OR TAKE ANY ACTION IN RESPONSE TO THIS NOTICE. WE RECOMMEND THAT YOU READ AND RETAIN THIS NOTICE WITH YOUR PERSONAL FILES RELATED TO WALKER TITLE.**

**By signing below I am acknowledging receipt of the Privacy Policy.**

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