

SELLERS & WARREN, P.C.  
Privacy Policy Notice  
and  
Document Retention Policy

Sellers & Warren, P.C. shares your concerns about privacy. We are committed to respecting your privacy. 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 and/or you provide to us. We also want to inform you of our document retention policy.

Title V of the Gramm-Leach-Bliley Act (GLBA) and the laws of the State of Georgia, generally prohibit us from sharing nonpublic personal information ("NPPI") 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 the State of Georgia, we are providing you with this document, which notifies you of the privacy policies and practices of Sellers & Warren, P.C.

OUR PRIVACY POLICIES AND PRACTICES

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

The type of NPPI that we collect varies, based on the service we provide and can include, but is not limited to, the following: Birth date; Driver's License information and numbers; Social Security number; Employment information; Loan number, account balance and transaction history; and Credit history or report.

II. Information we disclose to third parties:

In the course of our performing real estate settlement services, we may disclose the information that we collect (as described above) about you or others without your permission to the following types of institutions, on a need to know basis, for the reasons described below:

To a third party such as a surveying, real estate tax research, real estate title examination, 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 a real estate closing, the issuance of title insurance, or any other matter;

To lenders, government agencies, or other creditors, or their legal representatives, from whom we are seeking payoff information on current loans or other debts, information on pending or settled civil litigation and/or judgments, including, but not limited to: divorce, separation and any other type of lien, judgment or court order affecting the ability of a party or non-party to a closing to convey or encumber real or personal property;

To an insurance institution, company and/or insurance agent for obtaining information regarding status of coverage on real and/or personal property;

To homeowner's associations and/or homeowner's association management companies.

The disclosures described above are permitted by law.

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

SELLERS & WARREN, P.C. DOES NOT SELL YOUR INFORMATION IN THE NORMAL COURSE OF ITS' BUSINESS.

III. Our practices regarding information confidentiality and security:

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

IV. Reservation of the right to disclose information in unforeseen circumstance:

In connection with the potential sale or transfer of its interest, Sellers & Warren, P.C. reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party law firm that (1) concentrates its business in a similar practice or service; (2) agrees to be a successor in interest of Sellers & Warren, P.C. with regard to the maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

V. Document Retention Policy:

Sellers & Warren, P.C. will scan an image of your file and retain it in our system for easy access. The physical file will be kept for at least one year and then may be shredded by a reputable company that is licensed to provide shredding services.