

Collaborative Title Services, LLC PRIVACY NOTICE

The purpose of this Notice is to inform you of how Collaborative Title Services, LLC ("CTS") protects and uses your nonpublic personal information. Title V of the Gramm-Leach-Bliley Act ("GLBA") requires that we provide you with a notice of our privacy policies and practices which informs you of the types of information that we collect from you and the persons or entities to whom your personal information may be disclosed. CTS is strongly committed to protecting your privacy. CTS knows that you care how information about you is used and shared and we appreciate your trust that we will do so carefully and sensibly. This privacy notice outlines the information CTS will collect and how we will use that information.

1. TYPES AND USES OF PERSONAL INFORMATION.

In the course of your experience with CTS, you may share nonpublic personal information about yourself with us in a number of ways. You may provide personal information to us on applications or other forms when communicating or transacting with us in writing, electronically, or by phone, and through requests for forms or literature. On occasion, such information may come from consumer reporting agencies and those companies providing services to us incident to your title and escrow services.

For each visitor to the CTS web site, our web server automatically recognizes and collects the individual's domain name, not their e-mail address. The only information CTS obtains about individual visitors to its web site is that supplied voluntarily by visitors (e.g. name, company name, title, e-mail address, physical address). In cases when CTS may need additional personal information to provide visitors with customized content or to inform them about new features or services, visitors are explicitly asked for that information.

CTS also collects certain personal information with respect to its consumers in order to provide you with its services. Such personal information collected by CTS is kept strictly confidential and is used for internal purposes only, including, without limitation, providing you with requested services, improving our marketing and promotional efforts, statistically analyzing web site usage, improving our content and web site offerings, and to customize our web sites' content and layout. CTS also uses your information to create aggregate reports; however, these reports do not contain any personally identifiable information.

We treat this information as confidential and recognize the importance of protecting access to it. We may share information within the CTS family of companies to best meet your needs, but we do not disclose nonpublic personal information about you with third parties unless necessary to complete mortgage, title, insurance, and escrow transactions incident to your home purchase, or as otherwise permitted by law.

EXCEPT AS DISCLOSED IN THIS PRIVACY NOTICE, CTS DOES NOT SELL, LEND, RENT, OR OTHERWISE DISCLOSE ANY PERSONAL INFORMATION TO ANY THIRD PARTIES. HOWEVER, YOUR PERSONAL INFORMATION MAY BE SHARED WITH AFFILIATES, AGENTS, OR CONTRACTORS OF CTS.

Your personal information is used in the following ways:

- **User IDs and Passwords.** Provide you with access to your profile areas and to protected content.
- **Account Information.** This tells us more about who you are, how to contact you, and your shipping and billing information. Also contains any preferences you have provided, such as language, e-mail format, and interests.
- **Customer Feedback and Support.** Provides a mechanism for requesting information from CTS. Also used to tell us how we can improve our products, services, and site designs.
- **Email Correspondence.** Used to raise and respond to issues and inquiries of all types. Also used to distribute information about CTS, our products, and our services.
- **Transactions.** Show which products and services you have requested.

2. BUSINESS TRANSFERS.

As we continue to develop our business, CTS, or substantially all of its assets, may be acquired. In such a transaction, customer information will of course be one of the transferred business assets.

3. COOKIES.

Our web site will not place cookies in the browser files of your computer.

4. REGISTRATION

Our web site's registration system requires users to give us contact information, such as their name and e-mail address, and demographic information, such as a ZIP code, sex, age, or income level. The customer's contact information is used to contact the visitor when necessary. Users may choose (opt-in) to receive future mailings; see the choice/opt-in section below. Demographic and profile data are also collected at our web site. We use this data to tailor the visitor's experience at our web site, showing the visitor content that reflects his or her stated preferences. This information is shared with advertisers on an aggregate basis, but it does not indicate the identity of individual users.

5. DISCLOSURE REQUIRED BY LAW.

Unfortunately, due to the existing regulatory environment, we cannot insure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this privacy policy. By way of example (without limiting the foregoing), we may be forced to disclose information to the government or third parties under certain circumstances, or third parties may unlawfully intercept or access transmissions or private communications. Further, we can (and you authorize us to) disclose any information about you to law enforcement or other government officials as we, in our sole discretion, believe necessary or appropriate. Therefore, although we use industry standard practices to protect your privacy, we do not promise, and you should not expect, that your personal information or private communications will remain private.

6. EXTERNAL LINKS.

The CTS web site may contain links to other internet web sites. We encourage all of our partners, contributors, and third parties to implement policies and practices that respect the privacy of our users. However, CTS is not responsible for the privacy practices or the content of such web sites. Our policy only addresses the use and disclosure of information we collect from you. To the extent that you disclose your information to other parties, whether they are linked from the CTS web site, different rules may apply to their use or disclosure of the personal information you disclose to them. Because CTS does not control the privacy policies of third parties, you are subject to the privacy customs and policies of that third party. We encourage you to ask questions before you disclose your personal information to others.

7. PUBLIC FORUMS.

CTS may provide its users with chat rooms, forums, message boards, and/or news groups. Please remember that any information disclosed in these areas becomes public information and you should exercise caution when deciding to disclose your personal information.

8. SECURITY.

The CTS web site has security measures in place to help protect against the loss, misuse, and alteration of the information under our control. CTS employs security measures designed to safeguard on-line transactions and personal information.

9. AMENDMENTS AND UPDATES.

Please note that we review our privacy practices from time to time, and that such practices are subject to change. CTS reserves the right to change this privacy notice at any time by posting revisions on the CTS web site. We ask that you periodically review this page to insure familiarity with the most current version of our privacy notice. However, this privacy policy is not intended to, and does not, create any contractual or other legal rights in or on behalf of any party.

10. TERMS AND CONDITIONS OF USE AND NOTICES.

If you choose to visit collaborativetitle.com, your visit and any dispute over privacy is subject to this Notice and our On-line Terms of Use, including limitations on damages, arbitration of disputes, and application of the law of the State of Nebraska. If you have any concern about privacy at CTS, please send us a thorough description to support@collaborativetitle.com with the word "terms" in the subject, and we will try to resolve it. Our business changes constantly. This Notice and our On-line Terms of Use will change also, and use of information that we gather now is subject to the Privacy Notice in effect at the time of use. We may e-mail periodic reminders of our notices and conditions, unless you have instructed us not to, but you should check our web site frequently to see recent changes.

11. OPT-IN / REMOVAL OF INFORMATION.

From time to time,CTS may be approached by companies and organizations that have a product or service that we believe may be of interest to you. We may share certain personally-identifiable information such as your name, address, and e-mail address with these companies in an effort to help you find these resources. We will, however, offer you the opportunity to "opt-out" of having this personally-identifiable information shared with third parties that are not affiliated with CTS. Should you decide to opt-out of having your personally identifiable information shared with non-affiliated third parties, please let us know.

Our web site gives users the opportunity to opt-in to receive communications from us and our partners at the point where we request information about the visitor. Our web site also gives users the following options for removing their information from our database in order to stop receiving communications or our service.

12. CORRECTIONS AND UPDATES TO INFORMATION.

This web site gives users the following options for changing and modifying information previously provided:

1. e-mail contact: support@collaborativetitle.com with the word "update" in the subject
2. call the following telephone number: (402) 884-3500

13. INQUIRIES.

Should you have other questions or concerns about this privacy policy, please call us at or send us an email at support@collaborativetitle.com with the word "privacy" in the subject.

14. AUTOMATIC INFORMATION.

Examples of the information we collect and analyze include the Internet protocol (IP) address used to connect your computer to the Internet; login; e-mail address; password; computer and connection information, such as browser type and version, operating system, and platform; purchase history; the full Uniform Resource Locators (URL) clickstream to, through, and from our Web site, including date and time; cookie number; products you viewed or searched for; and phone number used to call our number.