

Penn Attorneys Title Insurance Co.

Privacy Statement

Effective January 1, 2006

We Are Committed to Safeguarding Customer Information

We recognize and respect the privacy expectations of modern title insurance consumers as well as the requirements of applicable Federal and State privacy laws. We believe that making you aware of how we use your non-public personal information ("personal information") and to whom it is disclosed will form the basis for a relationship of trust between us. This Privacy Statement provides that explanation.

Applicability

This Privacy Policy governs our use of the information which you provide to 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. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values, a copy of which can be found at www.firstam.com.

Types of Information

During our normal course of business, we at Penn Attorneys may collect personal information about you from the following sources:

- From applications or other forms we receive from you, your authorized representative or one of our Approved Attorneys;
- From your transactions with, or from the service being performed by, us, our affiliates, or others;
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and
- From consumer or other reporting agencies.

Confidentiality and Security of your Personal Information

Penn Attorneys maintains physical, electronic, and procedural safeguards to protect your personal information from unauthorized access. Penn Attorneys limits access to your personal information only to those employees who need such access in connections with providing products or services to you or for legitimate business purposes.

Sharing of Your Personal Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your 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. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. Penn Attorneys may share your personal information with our affiliates or approved attorneys. We also may disclose your personal information:

- To Approved Attorneys to provide you with services you have requested
- To third party contractors or service providers who provide services or perform marketing or other functions on our behalf

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. Penn Attorneys 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. One of the important responsibilities of some of our Approved Attorneys is to record documents in the public domain. Such documents may contain your personal information.

Right to Access Your Personal Information and Ability to Correct Errors or Request Changes or Deletion

Certain states afford you the right to access your personal information and, under certain circumstances, to find out to whom your personal information has been disclosed. Further, certain states afford you the right to request correction, amendment or deletion of your personal information. We reserve the right, where permitted by law, to charge a reasonable fee to cover the costs incurred in responding to such request.

All requests must be made in writing to the following address:

Privacy Compliance Officer
Penn Attorneys Title Insurance Co.
900 State Street, Suite 320
Erie, PA 16501

Multiple Products or Services

If we provide you with more than one financing product or service, you may receive more than one privacy notice from us. We apologize for any inconvenience this may cause you.

We reserve the right to change this privacy statement from time-to-time consistent with applicable privacy laws.