

Federal Standard Abstract

PRIVACY POLICY

January 2015

One of the most important assets of Federal Standard Abstract and its subsidiaries ("The Company") is the trust their business customers place in them to handle properly nonpublic personal information regarding individuals, which is provided to or acquired by The Company in connection with the delivery of products and services. The Company will maintain the nonpublic personal information provided by their business customers so that it is accurate, protected against manipulation and errors, secure from theft, and free from unwarranted disclosure.

This Privacy Policy applies to all the products and services provided by The Company. Separate, more specific privacy policies may be adopted to address certain situations, such as Internet activities.

Collection of Nonpublic Personal Information

The Company provides title insurance services to our clients as agents of various underwriters. To provide those products and services, The Company obtains, either independently or from their customers and other nonaffiliated third parties, information that is personally identifiable to a specific individual, which is generally referred to as "nonpublic personal information" or a similar term in the applicable laws and regulations. This information relating to an individual includes the following:

- Loan application information.
- Information from credit reporting agencies.
- Information regarding the specific transaction.
- Property information.
- Social security number

The Company collects only that nonpublic personal information which is customary in the industry and required to provide the products and services requested by the businesses that are their customers.

Use and Disclosure of Nonpublic Personal Information

It is the policy of The Company to comply with all laws and regulations regarding use and disclosure of nonpublic personal information relating to individuals. Such information will be used solely to facilitate the products and services requested or as provided or permitted by law.

Nonpublic personal information may be disclosed to the business customers of The Company and to unaffiliated third parties as requested or authorized by those customers. Contracts for these non-insurance services generally provide that The Company is required to maintain the confidentiality of nonpublic personal information regarding individuals.

The Company typically require unaffiliated third parties that are given access to nonpublic personal information to sign written agreements restricting use of the information to those persons required to have access to the information in order to carry out the specified purpose of the agreement disclosing the information.

Except as set out above, The Company does not currently have agreements with unaffiliated parties which permit access to or sharing of nonpublic personal information. At this time, The Company does not sell nonpublic personal information to third parties and have no plans to do so.

Security of Nonpublic Personal Information

The Company has adopted policies and practices to protect the confidentiality, security and integrity of nonpublic personal information, including, but not limited to, restricted and controlled access to information stored electronically and in hard copy format and monitoring of internal security measures. These physical, electronic, and procedural safeguards comply with applicable laws and regulations. Access to nonpublic personal information is restricted to those employees who need to know that information to provide the products or services requested, and each employee of The Company is trained to understand and comply with this Privacy Policy.

Changes in this Privacy Policy

This Privacy Policy sets forth the current policy of The Company regarding nonpublic personal information of individuals. As appropriate, The Company may change this Privacy Policy. We will notify you of these changes, as required by law.

Questions about this Privacy Policy

Questions regarding this policy may be directed to:

Phone: (718) 888-7778

E-mail: awong@federalstandardabstract.com

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