



PRIVACY POLICY NOTICE

We appreciate the trust you have placed in us and we will protect that trust by continuing to respect the privacy of all parties now and at the conclusion of your transaction. We keep the information we receive about you confidential, but we may share information about you (as described below) with our affiliated companies, third parties with which we do business and as otherwise permitted by law in order to provide you with outstanding service. Due to the rapid changes occurring in the financial services industry, we reserve the right to revise our privacy policy as necessary.

If and when amendments are made to this policy, we will send customers with whom we have a current or continuing relationship the new policy and we will post the revised policy on our Web site.

Security of your information

We have implemented procedures and policies to safeguard the privacy of your nonpublic personal information from unauthorized use or improper access. Access to your information is restricted to those employees who need to know such information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws/regulations to guard your nonpublic personal information.

Sources and types of information we collect

We may collect nonpublic personal information about you from the following sources:

1. Information we receive from you, such as an application, questionnaire or other forms.
2. Information about your transactions we secure from our files or from our affiliates.
3. Information we receive from non affiliated third parties including consumer reporting agencies; title insurance underwriters; members of your family; government agencies or your prior or existing creditors.

4. Information we receive from others involved in your transaction, such as the real estate agent; lender; seller; your attorney; those you have designated as an authorized agent; or those you have granted a power of attorney.

Unless it is specifically stated otherwise in an amended Private Policy Notice, no additional nonpublic personal information will be collected about you.

Information sharing practices

We may disclose any of the information we collect from the sources listed above to our affiliates or to nonaffiliated third parties as permitted by law.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

Robert A. Buyer

Betty A. Buyer



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John A. Seller