

Privacy Statement:

Universal Settlement Services of PA, LLC. respects the privacy and security of your non-public personal information and protecting your personal information is one of our top priorities. This privacy statement details our privacy practices, including how we use the personal information we receive from you or other sources, and to whom it may be disclosed. Universal follows the privacy practices described in this Privacy Statement and, depending on the business performed, we may share information as described herein.

Personal Information Collected

Your personal information may be collected from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, tax identification number, asset information, and income information.
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites.
- Information about your transactions or services performed by us, our affiliates, or others; including information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account numbers, account balances, and credit card information.
- Information we receive from consumer or other reporting agencies and publicly recorded documents.

Disclosure of Personal Information

- We may provide your personal information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. This pertains to obtaining the payoffs and final utility readings involved in the purchase or sale of your real estate transaction. Such laws do not allow consumers to restrict these disclosures.

Disclosures may include, without limitation, the following:

- To an insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or a governmental investigation.
- To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing.

We may also disclose your Personal Information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process.

Disclosure to Non-affiliated Third Parties: We **do not** disclose personal information about our customers or former customers to non-affiliated third parties, except as outlined herein or as otherwise permitted by law.

Social Media & Marketing Disclosure: Photographs and/or videos may be taken of clients with their permission either verbal or in writing and may be used in digital/print promotional materials, social media, website, advertising, and other similar marketing promotions.

How We Protect the Confidentiality & Security of Personal Information

Universal only grants access to your personal information to those employees who need this information to complete your real estate transaction. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your personal information.

Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your personal information, under certain circumstances to find out to whom your personal information has been disclosed, and request correction or deletion of your personal information; however, our current policy is to maintain customers' personal information for no less than your state's required record retention requirements for the purpose of handling future coverage claims.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests.

This privacy statement may be updated from time to time consistent with applicable privacy laws. When we amend this privacy statement, we will post a notice of such changes on our website. The effective date of this privacy statement, as stated below, indicates the last time this privacy statement was revised or materially changed.

If you have any questions or concerns about the privacy statement, please contact the office by email or phone.

Ph: 814.689.1741 | F: 814.690.1621 | settlementsdirect.com | client@settlementsdirect.com

STATE COLLEGE (headquarters) | ALTOONA | MUNCY | LEWISTOWN