

Privacy Notice

Our Company Policy

Humboldt Land Title Company has always been, and will continue to be, very protective of information we have about you. The very nature of our business requires strict confidentiality with regard to the terms and provisions of any transaction. We are proud of the exemplary reputation we have earned in our capacity as escrow holder and provider of title services. You can rely on our commitment to you that the security of individual customer personal information will not be compromised.

Necessary Information We Use and Retain

Personal information is generally obtained through the completion of a form entitled "Statement of Identity" or "Statement of Marital Status". The sole purpose of such forms is to allow us to identify any outstanding interest, monetary obligations, or any other pertinent rights that need to be addressed in order to consummate the real property transaction in accordance with the agreed terms.

Financial information is required only if your transaction involves new construction, remodeling and additions, or any work of improvement to the property. When labor or material is furnished there is always the potential of a Mechanics Lien which may create some exposure to the title insurer. In these instances, the title company is essentially providing a form of casualty insurance similar to the guarantees set forth in a surety bond. It is for this reason that there is a need to know about the financial strength and liquidity of the principals in a transaction in order to adequately assess the risk being undertaken.

Limited Disclosure of Information

All of the personal information we obtain about you is used solely for the purpose of performing our duties as a fiduciary or providing services as requested. The primary entity with whom we would share information about you is the underwriting title insurance company whose approval may be necessary in order to issue their

policies of title insurance. Depending on the nature of the transaction and the amount of liability, the title insurance guidelines issued by the underwriter require their review and approval of matters relating to their policy coverage.

In addition to the underwriter, the law firm and the independent accountant retained by our company may have the occasion to review our entire file, including your personal information, for the purpose of rendering their opinions on specific matters relating to policies, procedures, audits, and claims.

To facilitate the deposit of monies to the proper accounts and to fulfill the requirements necessary to obtain loan balances and/or the funding of new loans, there is an occasional need to exchange limited information with lending institutions. Not only will this assure the credit of monies to be reflected accurately, it will also enable us to complete the closing of escrow in a timely manner and in strict compliance with instructions from all principals.

Please bear in mind that information obtained from the public record which is reflected in various reports issued by a title company is not considered the type of personal information that is the subject of this Privacy Notice. Anyone and everyone has access to these public records, which are primarily located in the offices of governmental agencies. Consequently, such information affecting the status or condition of title to real property may indeed be circulated to a variety of individuals or entities who have initiated a request to search such records.

Additionally, there are parties involved with the real estate transaction (i.e. real estate agents, appraisers, insurance brokers, etc.) who are in need of some specific information in order to provide the services for which they have been engaged. It is unlikely that the transaction-related information furnished to them, would fall within the scope of "personal information" being addressed by this notice. However, as a precautionary measure due to the possibility that such information might subsequently be determined to be personal information, we are advising you that these requests to share limited information will be accommodated in order

to fulfill the terms and provisions of any agreements relative to the incidental real estate transaction.

Lastly, it may be necessary to disclose personal information to a requesting party when we are compelled to meet certain legal requirements of regulatory agencies, subpoenas, court orders, and/or otherwise required by law.

Non-Sharing Information Policy

Under no circumstances do we sell personal information about you. Other than the business relationships described above which are necessary to perform our duties and responsibilities, we have no directly or indirectly owned affiliates with whom we would share any non-public information about you for marketing or other purposes.

As an additional safeguard, we are implementing an escrow file destruction program which complies with all aspects of a recently enacted law requiring businesses to shred or erase all discarded materials containing customers' personal information.

Recognition of a Customer's Expectation of Privacy

We believe the confidentiality and protection of customer personal information is one of our fundamental responsibilities. And, while information is critical to providing quality service, we recognize and respect the privacy expectations of our customers and are committed to never violate that trust. If you have any questions regarding the privacy policies and procedures of our company, we invite you to contact us.



Bureka: 1034 Sixth Street, Bureka, CA 95501
Fortuna: 1075 S. Fortuna Blvd. Ste B, Fortuna, CA 95540
McKinleyville: 1836 Central Avenue, McKinleyville, CA 95519
Crescent City: 555 H Street, Crescent City, CA 95531



First American Title

Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that 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.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of 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. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet.

In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site.

There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAM.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.