

YOUNG CLEMENT RIVERS, LLP AND LAND TITLE AGENCY, LLC  
COMMERCIAL TRANSACTIONS AND REAL ESTATE GROUP

25 CALHOUN STREET, SUITE 400, CHARLESTON, SOUTH CAROLINA, 29401  
(843) 577-4000

**Privacy Statement**

Young Clement Rivers, LLP and Land Title Agency, LLC collect certain types of non-public personal information (“**Personal Information**”) in the course of providing legal services and issuing title insurance. We recognize and respect the privacy rights of individuals, and the requirements of federal and state privacy laws. This Privacy Statement provides an explanation of how we may use your Personal Information, and to whom it is disclosed. We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws.

**Personal Information is collected and received in connection with real estate transactions.** We collect Personal Information in order to provide real estate settlement services to buyers and sellers of real estate, and to borrowers in connection with loan transactions secured by real estate. We also collect Personal Information in order to issue title insurance. We may receive Personal Information from a lender or other parties involved in transactions.

**The types of Personal Information we may collect include:** (1) contact information such as your name, address, telephone number and email address; (2) demographic information such as your date of birth, gender and marital status; (3) Internet protocol (or IP) address or device ID/UDID; (4) social security number (SSN), student ID (SIN), driver’s license, passport, and other government ID numbers and pictures; (5) account numbers and other financial information; and (6) information related to offenses or criminal convictions.

**We may collect Personal Information about you from the following sources:** (1) applications or other forms we receive from you, your authorized representative or a broker, insurance agent, financial institution, mortgage lender or creditor; (2) your transactions with, or services being performed by, us, our affiliates, or others; (3) our internet web sites; (4) public records maintained by governmental entities that we either obtain directly from those entities, or from our affiliates or others; and (5) consumer or other reporting agencies.

**Our Policies Regarding the Protection of the Confidentiality and Security of Your Personal Information**

We maintain physical, electronic and procedural safeguards to protect your Personal Information from unauthorized access or intrusion. We limit access to Personal Information to those employees who need such access in connection with providing products or services to you or for other legitimate business purposes.

**Our Policies and Practices Regarding the Sharing of Your Personal Information**

We may share your Personal Information with our affiliates such as insurance companies, agents, and other real estate settlement service providers. We may also disclose your Personal Information to agents, brokers, financial institutions, title abstractors and other third-party contractors, service providers or representatives in order to provide you with services you have requested. We may also disclose your Personal Information 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 closing or issuance of title insurance. One of our important responsibilities is to record documents in the public domain. Such documents may contain your Personal Information.

We may disclose your Personal Information when you give us permission to do so, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We 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.

**Right to Access Your Personal Information and Ability To Correct Errors Or Request Changes Or Deletion**

You may have the right to access your Personal Information and, under certain circumstances, to find out to whom your Personal Information has been disclosed. You may also have the right to request correction, amendment or deletion of your Personal Information. All requests must be made in writing to the YCR Commercial Transactions and Real Estate Group at the above address.