

APPRAISAL CONNECTION



Privacy Policy

This policy explains what Appraisal Connection does to keep information obtained from you private and secure. We believe in transparency in all of our relationships and want you to know how we manage information.

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may necessarily collect what is known as "nonpublic personal information" about you or your customers. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization. Examples of the types of "nonpublic personal information" we may collect would be our clients, client and customer relationship, terms or concessions of a purchase offer or sales contract, condition of an improvement, and estimated value of an improvement after we have appraised it. Appraisal Connection will not share your nonpublic personal information with others. Therefore, on your behalf, we have exercised your right to opt-out under 12 CFR Part 40, Privacy of Consumer Financial Information.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, as permitted by law under 16 CFR Part 313, Privacy of Consumer Financial Information, a necessary disclosure would be to our employees or subcontractors, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ or

engage are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm. Other than data defined as public, which is accessible to all identified and authenticated users, all data and processing resources are only accessible on a need to know basis and distributed by company management to specifically identified, authenticated, and authorized entities.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time as required by law and so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic, and procedural safeguards that comply with our professional standards to insure the security and integrity of your information. At the end of the data life cycle, any NPI that has been stored by us will be promptly and securely disposed in accordance with current data retention standards.

Information Security

We have in place reasonable commercial standards of technology and operational security designed to protect all nonpublic personal information provided to us, from unauthorized third party access.

Enforcement

Our privacy policy is monitored and strictly enforced. Violations of policy will be recorded and will be used in determining vendor and subcontractor relationships.

Review

This policy will be reviewed annually and updated in conjunction with review of our Company Policies and Best Practices manuals, and the mailing of the annual privacy notice.

Trust

As financial service providers our relationship must be built on trust. You have chosen to do business with Appraisal Connection. We value our relationship and take great pride in maintaining it, starting with the information you share with us. Please call us any time if you have any questions about the confidentiality of the information that you provide us.