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O'Donnell, Weiss & Mattei, P.C.

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O'DONNELL, WEISS AND MATTEI, P.C.

PRIVACY POLICY

- I. **Name of Policy** – Privacy Policy
- II. **Date of Policy** - original: October 1, 2014; updated: April 15, 2015, August 11, 2015
- III. **Purpose of Policy** – to protect customer non-public, personal information (“NPI”) in accordance with the Gramm-Leach-Bliley Act (“Act”). Furthermore, to create a privacy policy notice for delivery to customers of O’Donnell, Weiss and Mattei, P.C. (“OWM Law”).
- IV. **Statement of Policy** – the policy is summarized in the Privacy Statement attached hereto.
- V. **Implementation of Policy** – **the policy shall be implemented immediately. The Privacy Statement shall be delivered to all OWM Law customers as required by law.**
- VI. **Updating Policy** – **the policy shall be updated as necessary to comply with the Act and all other related and applicable laws.**

PRIVACY STATEMENT

Effective Date: October 1, 2014

O'Donnell, Weiss and Mattei, P.C.

Privacy Statement

O'Donnell, Weiss and Mattei, P.C. (hereinafter referred to as "OWM Law") respects the privacy and security of your non-public personal information ("Personal Information") and protecting your Personal Information is one of our top priorities. This Privacy Statement explains OWM Law's privacy practices, including how we use the Personal Information we receive from you and from other specified sources, and to whom it may be disclosed. OWM Law follows the privacy practices described in this Privacy Statement.

Personal Information Collected

We may collect Personal Information about you from the following sources:

- Information we receive from you, or from others on your behalf, on title insurance applications or other forms (i.e. your name, address, social security number, tax identification number, asset information, income information, etc.);
- Information we receive from you, or from others on your behalf, through Internet websites (i.e. your name, address, email address, Internet Protocol address, the website links you used to get to our websites, your activity while using or reviewing our websites, etc.);
- Information about your transactions with, or services performed by, us, our affiliates, or others (i.e. 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 balances, credit card information, etc.); and
- 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. Such laws do not allow consumers to restrict these disclosures.

Disclosures may include, without limitation, the following:

- To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation or nondisclosure in connection with an insurance transaction;

- To real estate agents with whom you have contracted for the purpose of completing your real estate transaction;
- To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested;
- 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;
- Within OWM Law (i.e. its employees and owner) as required to conduct our business in connection with matters concerning you.

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 Affiliated Companies – We are permitted by law to share your name, address and facts about your transaction with companies with whom we are affiliated (i.e. insurance companies, agents and other real estate service providers) to provide you with services you have requested. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliates or others without your consent, and in conformity with applicable law, unless such disclosure is otherwise permitted by law.

Disclosure to Nonaffiliated Third Parties – We do not disclose Personal Information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

Confidentiality and Security of Personal Information

We restrict access to Personal Information about you to those OWM Law employees and owners who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard Personal Information.

Opt Out

You have the right to tell us that you do not want us to share your Personal Information with third parties, whether or not affiliated with us. This is called “opting out.” To do so, you can call us at

610-917-9347 or email us at dday@owmlaw.com or dmegay@owmlaw.com. You should know that if you opt-out, we may not be able to perform our services in connection with your real estate/loan transaction which, in turn, may hinder or delay the transaction. You should understand what a delay of your transaction could mean to you before notifying us that we may not share your information as described herein.

**Access to 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 to request correction or deletion of your Personal Information. However, OWM Law’s current policy is to maintain customers’ Personal Information for as long as may be necessary for title insurance purposes.

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. Please send requests to:

Office Manager and Title Insurance Department Manager
O’Donnell, Weiss and Mattei, P.C.
347 Bridge Street, Suite 200
Phoenixville, PA 19460

dday@owmlaw.com
dmegay@owmlaw.com

Changes to this Privacy Statement

This Privacy Statement may be amended 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 above, indicates the last time this Privacy Statement was revised or materially changed.

Date: _____

Date: _____

Date: _____