

Old Republic National Title Insurance Company
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Houston, Texas 77056
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Bulletin 2001-6

To: ALL AGENTS, DIRECT OFFICES AND ATTORNEYS IN THE STATE OF TEXAS AND NEW MEXICO

From: David W. Rhodes

Date: 06 /18/01

Re: PRIVACY NOTICE REQUIREMENTS - EFFECTIVE JULY 1, 2001

Some non-public personal information is being sold by companies to telemarketers, consumer survey groups, advertisers, etc. without the knowledge of the consumer. The new Gramm-Leach-Bliley Act requires that notice of the Privacy Policy of a title insurance company or agent be given to all individuals who by a title insurance product in a residential transaction. The Act does not apply to commercial transactions.

The privacy policy of Old Republic National Title Insurance Company is not to sell or transfer this nonpublic personal information to anyone. Even so, notice of its privacy policy must be given to the purchaser of a residential title insurance product. Both underwriters and agents must give this notice. The sample form provided by ALTA is attached for you to use. You can use your own form of notice and it can be given in writing or electronically. It is suggested that you give the notice at first contact or as soon there after as possible. The consumer does not have to sign the form for it to be effective.

ALTA SAMPLE PRIVACY FORM

MAY 7, 2001

[Insert name of title insurer and all affiliates of title insurer and/or name of agent]

Privacy Policy Notice

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of **[insert name of institution and its affiliates mentioned in this notice]**

We may collect nonpublic personal information about you from the following sources:

Information we receive from you such as on applications or other forms.

Information about your transactions we secure from our files, or from four affiliates or] others. Information we receive from a consumer reporting agency.

Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.

Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The ALTA sample privacy form includes a full list of the requisite disclosures. The sample form does not envision sharing of information outside the corporate title insurance underwriter and affiliate or agent structure. If you are considering sharing nonpublic customer information and do not qualify for an exception within the Federal Trade Commission and/or state rules, please obtain legal advice on what should be included in your form.

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