



Plain English Privacy Statement for Appraisal, Title & Escrow Customers

WFG believes it is important to protect your privacy and confidences. We recognize and respect the privacy expectations of our customers. We believe that making you aware of how we collect information about you, how we use that information, and who we share that information will form the basis for a relationship of trust between us. This Privacy Policy provides that explanation. We reserve the right to change this Privacy Policy from time to time.

Williston Financial Group, LLC, WFG National Title Insurance Co. and each of the affiliates listed below (collectively “WFG” or the “WFG Family”) are obligated to comply with Federal and state privacy laws. While there are some common requirements to those laws, the definitions and duties differ significantly from law-to-law and state-to-state. A privacy statement drafted to comply with all of the applicable privacy laws and their differing definitions would likely be confusing. Therefore, in an attempt to better communicate our privacy policies, WFG designed this “Plain English” explanation, followed by the Gramm-Leach-Bliley Act model form and State-Specific Privacy Notices in order to provide you with the complete, legal privacy notices and disclosures required under Federal and applicable State Laws.

WFG’s primary business is providing appraisal, title insurance and, escrow services for the sale or refinance of real property. This can be a complicated process, involving multiple parties, many of whom have been selected by our customers, each filling a specialized role. In part, you have hired WFG to coordinate and smooth the passage of the information necessary for an efficient settlement or closing.

In the course of this process, WFG collects a significant amount of personal and identifying information about the parties to a transaction, including sensitive items that include but are not limited to: your contact information including email addresses, Social Security numbers, driver’s license and, other identification numbers and information; financial, bank and insurance information; information about past and proposed mortgages and loans; about properties you currently or previously owned; your mortgage application package; and the cookie, IP address, and other information captured automatically by computer systems.

Much of this information is gathered from searches of public land records, tax, court and credit records to make certain that any liens, challenges, or title defects are addressed properly. Some of the information that is collected is provided by you, or the computer systems you use. We also may receive information from real estate brokers and agents, mortgage brokers and, others working to facilitate your transaction. We also may receive information from public, private or governmental databases including credit bureaus, ‘no-fly’ lists, and terrorist ‘watch lists’ , as well as from your lenders and credit bureaus.

What Information is Shared?

WFG DOES NOT SELL any of your information to non-affiliated companies for marketing or any other purpose.

However, some of the same information does get shared with persons inside and outside the WFG Family in order to facilitate and complete your transaction.

For example:

- Information, draft documents, and closing costs will pass back and forth between WFG and your mortgage broker and lender to facilitate your transaction.

- Information, including purchase agreements and amendments, will pass back and forth between WFG and the real estate agents and brokers, the mortgage brokers and lenders, your lawyers and accountants, and others involved in facilitating the transaction.
- WFG may order property searches and examinations from title searchers, abstractors and title plants.
- WFG may use third parties to obtain tax information, lien information, payoff information, condominium and, homeowners' association information and payoff information.
- Third parties may be engaged to prepare documents in connection with your transaction.
- Surveys, appraisals and, inspections may be ordered.
- Within the WFG Family of companies, we may divide up the work to handle each closing in the most efficient and compliant manner possible and to meet specific legal and licensing requirements. Certain parts of your closing (for example a search or disbursement) may be handled by another division or company within the WFG family.
- When it is time for signatures, your complete closing package may be sent to a notary, remote online notary, or notary service company who will arrange to meet with you to sign documents. The notary will, in turn, send signed copies back to us along with copies of your driver's license or other identity documents usually by mail, UPS, Federal Express or another courier service.
- Your deed, mortgage and other documents required to perfect title will be recorded with the local recorder of deeds.
- In some cases, we use an outside service to coordinate the recording or electronic-recording of those instruments, and they will receive copies of your deeds, mortgages and other recordable documents to process, scan and send on to the recording office.
- Various government agencies get involved. The law requires us to provide certain information to the IRS, the US Treasury, local and state tax authorities and other governmental agencies.

You have a choice in the selection of a mortgage broker, lender, real estate broker or agent and others that make up your 'transaction team.' Information flows to and from the members of the transaction team you have selected to facilitate an efficient transaction for you.

When WFG selects and engages a third-party provider, we limit the scope of the information shared with that third party to the information reasonably necessary for that service provider to provide the requested services. With most, we have entered into express agreements in which they expressly commit to maintain a WFG customer's information in strict confidence and use the information only for purposes of providing the requested services, clearing title, preventing fraud and addressing claims under our title insurance policies.

How does WFG use your Information?

We may use your personal information in a variety of ways, including but not limited to:

- Provide the products, services and title insurance you have requested and to close and facilitate your transaction.
- Coordinate and manage the appraisal process.
- Handle a claim or provide other services relating to your title insurance policies.
- Create and manage your account.
- Operate and improve WFG's applications and websites, including WFG MyHome WFG's secure communication and transaction portal. Your information is used for access management, payment processing, site administration, internal operations, troubleshooting, data analysis, testing, research, and for statistical purposes.
- Respond to your requests, feedback, or inquiries.
- Comply with laws, regulations, and other legal requirements.
- Comply with relevant industry standards and our policies, including managing WFG's risk profile through reinsurance.
- Protect and enforce your rights and the rights of other users against unlawful activity, including identity theft and fraud.

- Protect and enforce our collective rights arising under any agreements entered into between WFG and you or any other third party;
- Protect the integrity and maintain security of our applications, websites, and products;
- Operate, evaluate, and improve our business; and
- Provide you with information about products, services, and promotions, from WFG or third parties that may interest you.

How Do We Store and Protect Your Personal Information?

Although no system can guarantee the complete security of your personal information, we will use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information and our systems and sites from malicious intrusions or hacking.

How Long Do We Keep Your Personal Information?

We keep your personal information for as long as necessary to comply with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. We may store some personal information indefinitely. If we dispose of your personal information, we will do so in a way that is secure and appropriate to the nature of the information subject to disposal.

Computer Information

When you access a WFG website, or communicate with us by e-mail, we may automatically collect and store more information than you are expressly providing when you fill out a survey or send an email. This may include:

- Your IP Address.
- Your email address, your alias and, social media handles.
- (Internet Protocol Address) and domain name.
- The type of browser and operating system you use.
- The time of your visit.
- The pages of our site you visit.
- Cookies.

In order to provide you with customized service, we make use of Web browser cookies. Cookies are files that help us identify your computer and personalize your online experience. You may disable cookies on your computer, but you may not be able to download online documents or access certain sites unless cookies are enabled.

The technical information we collect is used for administrative and technical purposes and to prevent fraud and provide identity verification. For instance, we may use it to count the number of visitors to our site and determine the most popular pages. We may also use it to review types of technology you are using, determine which link brought you to our Web site, assess how our advertisements on other sites are working, help with maintenance, and improve our customers' experience.

We may compare information gathered on previous visits to verify that we are interacting with the same parties and not a potential imposter.

If we ask you to fill out any forms or surveys, we will use the information we receive only for the specific purposes indicated in those forms or surveys.

The information you and your transaction team send us in emails or attached to an email, or provide through any of our online tools, is used for purposes of providing title, escrow and appraisal management services and used for the purposes described above.

Links to Third Party Sites

Our Applications and Websites may contain links to third-party websites and services. Please note that these links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly suggest you review. This Privacy Notice applies to WFG's applications and websites only.

Do Not Track

Because there is not an industry-standard process or defined criteria to permit a user to opt-out of tracking their online activities (Do Not Track or DNT), our websites do not currently change the way they operate based upon detection of a "Do Not Track" or similar signal. Likewise, we cannot assure that third parties are not able to collect information about your online activities on WFG websites or applications.

Social Media Integration

Our applications, websites, and products contain links to and from social media platforms. You may choose to connect to us through a social media platform, such as Facebook, Twitter, Google, etc. When you do, we may collect additional information from or about you, such as your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform. The social media platforms may also collect information from you.

When you click on a social plug-in, such as Facebook's "Like" button, Twitter's "tweet" button or the Google+, that particular social network's plugin will be activated and your browser will directly connect to that provider's servers. Your action in clicking on the social plug-in causes information to be passed to the social media platform.

We do not have control over the collection, use and sharing practices of social media platforms. We, therefore, encourage you to review their usage and disclosure policies and practices, including their data security practices, before using social media platforms.

How Can You "Opt-Out?"

We do not sell your information; therefore there is no need to opt-out of such reselling. Under various laws, you can opt-out of the sharing of your information for more narrow purposes. For additional detail, consult the Links under the "Legal" Notices attached below.

The "Legal" Notices

To comply with various federal and state laws, we are required to provide more complete legal notices and disclosures. In reviewing these, you will find that these notices incorporate the definitions and terminology used in the respective privacy laws which can often be somewhat convoluted and may even seem inconsistent with the descriptions above. The state-specific statutes may also give residents of those states additional rights and remedies.

How to Contact Us

If you have any questions about WFG's privacy policy or how we protect your information, please contact WFG:

- By email: Consumerprivacy@willistonfinancial.com
- By telephone: 833-451-5718
- By fax: 503-974-9596
- By mail: 12909 SW 68th Pkwy, Suite 350, Portland, OR 97223
- In-person: 12909 SW 68th Pkwy, Suite 350, Portland, OR 97223

WFG FAMILY

WILLISTON FINANCIAL GROUP LLC
WFG NATIONAL TITLE INSURANCE COMPANY
WFG LENDER SERVICES, LLC
WFGLS TITLE AGENCY OF UTAH, LLC
WFG NATIONAL TITLE COMPANY OF WASHINGTON, LLC
WFG NATIONAL TITLE COMPANY OF CALIFORNIA
WFG NATIONAL TITLE COMPANY OF TEXAS, LLC D/B/A WFG NATIONAL TITLE COMPANY
UNIVERSAL TITLE PARTNERS, LLC
VALUTRUST SOLUTIONS, LLC
WILLISTON ENTERPRISE SOLUTIONS & TECHNOLOGY, LLC
WFG NATIONAL TITLE COMPANY OF CLARK COUNTY, WA, LLC D/B/A WFG NATIONAL TITLE

FACTS	WHAT DOES WILLISTON FINANCIAL GROUP DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and other government identification information • Your name, address, phone, and email • Information about the property, any liens and restrictions • Financial Information including credit history and other debt • Financial account information, including wire transfer instructions.
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons Williston Financial Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Williston Financial Group share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
For our affiliates’ everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes—information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Call 833-451-5718—our menu will prompt you through your choice(s) • Visit us online: http://bit.ly/WFGsConsumerPrivacyInformationRequestPage or e-mailing us at consumerprivacy@willistonfinancial.com • Mail the form below <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 833-451-5718 or Email consumerprivacy@willistonfinancial.com

Mail-In Form		
If you have a joint policy, your choices will apply to everyone on your account.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	
Address		
City, State, Zip		
File Number		

Who we are	
Who is providing this notice	Williston Financial Group, LLC and its affiliates and subsidiaries as listed below:
What we do	
How does Williston Financial Group protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit access to your information to employees that need to use the information to process or protect transaction. We take industry standard (IPSEC) measures to protect against malicious intrusions or hacking
How does Williston Financial Group collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for insurance • Engage us to provide appraisal, title and escrow services • Give us your contact information • Provide your mortgage information • Show your driver's license <p>We also collect your personal information from others, such as real estate agents and brokers, mortgage brokers, lenders, credit bureaus, affiliates, and others</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your policy.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include companies with a common corporate identity, including those listed below.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Nonaffiliates we share with can include real estate agents and brokers, mortgage brokers, lenders, appraisers, abstractors and title searchers and others as appropriate to facilitate your transaction.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Williston Financial Group does not jointly market.</p>
Other important information	
As a resident or citizen of certain states, we may have to provide additional state-specific privacy notices and you may have rights other than as set forth above. The privacy notices below will provide state-specific information:	

PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS supplements the information contained in the Privacy Statement of WFG NATIONAL TITLE INSURANCE COMPANY and its parent, subsidiaries and affiliates (collectively, “WFG” “we,” “us,” or “our”) and applies solely to customers, parties to real estate transactions, visitors, users, and others who reside in the State of California (“consumer” or “you”). We have adopted this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

Your Rights as a California Consumer

Under California Law, you have the right to request that WFG disclose what personal information we collect, use, disclose, and sell. You have the right to opt-out of a sale of your personal information, and you may request the deletion of your personal information. You will not receive discriminatory treatment by WFG if you exercise any of your privacy rights under CCPA.

You may also designate an authorized agent to make a request under the CCPA on your behalf.

These are not absolute rights, they are subject to exceptions and limitations which we are happy to discuss as they may apply to your particular circumstances and the services you have engaged WFG to supply.

If you would like to exercise any of these rights or to designate an authorized agent, you may start the process by:

- Emailing us at consumerprivacy@willistonfinancial.com
- Going to <http://bit.ly/WFGsConsumerPrivacyInformationRequestPage>
- Calling us at: 833-451-5718; or
- Going into any WFG office and making the request in person.

In exercising any of these rights, we must make absolutely certain we are dealing with you or your authorized agent. So depending on how you submit your request, we will be asking you to confirm your identity, which may include providing additional documentation or information to verify it is really you, and we may send a notary or other person to meet with you in person or require you to come into a WFG office to verify your identity. Some of the identification process may be handled through an online portal and may include knowledge-based identification questions.

Information We Collect

WFG’s primary business is providing appraisal, title and escrow services for the sale or refinance of real estate. This can be a complicated and legalistic process. In part, you have hired WFG to centralize and smooth the passage of all the information necessary for your real estate transaction and to have us coordinate a smooth and efficient closing. In the course of providing those services to you, we collect a significant amount of personal information.

We do not knowingly collect, maintain or use personal information from children under the age of 18 and no part of our Services are directed or targeted to children. If you become aware that a child under the age of 18 has provided WFG with personal information in violation of this Privacy Policy, please alert us at Consumerprivacy@willistonfinancial.com.

The CCPA requires us to list the statutory categories of consumers’ personal information that we have collected about any consumers in the preceding 12 months. Much of this information is gathered from our searches of the land, tax, court and credit records to make certain that any liens, challenges, or title defects are addressed properly. Some of it is provided by you, or your computer systems. Some come from real estate agents and brokers, mortgage brokers and others working to facilitate your transaction, and some are provided by your lenders and credit bureaus. Here’s how it breaks down:

Category and Examples	From where do we get this Information?	Purpose Collected	3 rd Parties with whom shared
Identifiers. Such as your name, spouse’s name, maiden names, family member’s names, aliases, postal address, unique personal identifier, online identifiers, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers	<p>You, your family and agents</p> <p>Your computer, tablet and cell phone</p> <p>Real estate agents and brokers involved in the transaction</p> <p>Mortgage brokers, lenders and credit bureaus</p> <p>Surveyors, appraisers, abstractors, title plants, title searchers</p> <p>Lien searchers and clearance companies</p>	<p>Each Category of information will be used in various combinations for the following purposes:</p> <ul style="list-style-type: none"> To provide the services and products requested, including title and settlement services, evaluating the state of title of a property and identifying the liens and encumbrances affecting that property, to close loans, to record your deeds, mortgages and other instruments affecting title, make filings with government agencies, clearing title defects, to provide customer support to you and others involved in your transaction. To prevent fraud in transactions, to find, prevent and respond to online and offline security issues, and for purposes of Identity verification For Government and regulatory compliance and reporting, to comply with relevant industry standards and best practices and WFG policies. To maintain and supplement title plants, databases of prior policies, subdivision master searches and 	See Below “Disclosure of Personal Information for a Business Purpose”
Personal information categories listed in Cal. Civ. Code § 1798.80(e) such as your name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information..	<p>You, your family and agents</p> <p>Your computer, tablet and cell phone</p> <p>Real estate agents and brokers involved in the transaction</p> <p>Mortgage brokers, lenders and credit bureaus</p> <p>Surveyors, appraisers, abstractors, title plants, title searchers</p> <p>Lien searchers and clearance companies</p>	<ul style="list-style-type: none"> To prevent fraud in transactions, to find, prevent and respond to online and offline security issues, and for purposes of Identity verification For Government and regulatory compliance and reporting, to comply with relevant industry standards and best practices and WFG policies. To maintain and supplement title plants, databases of prior policies, subdivision master searches and 	See Below “Disclosure of Personal Information for a Business Purpose”
Protected classification characteristics under California or federal law including your age, race, color, marital status, sex, physical disability, and veteran or military status as such information appears in driver license and other identity documents and in loan application materials.	<p>You, your family and agents</p> <p>Real estate agents and brokers involved in the transaction</p> <p>Mortgage brokers, lenders and credit bureaus</p>	<ul style="list-style-type: none"> To maintain and supplement title plants, databases of prior policies, subdivision master searches and 	See Below “Disclosure of Personal Information for a Business Purpose”
	You, your family and agents		See Below “Disclosure of Personal Information for a Business Purpose”

Commercial information mostly in the form of real property records, mortgage records and lien records.	<p>Your computer, tablet and cell phone</p> <p>Real estate agents and brokers involved in the transaction</p> <p>Mortgage brokers, lenders and credit bureaus</p> <p>Surveyors, appraisers, abstractors, title plants, title searchers</p> <p>Lien searchers and clearance companies</p>	<p>other resources which may expedite future transactions affecting your property.</p> <ul style="list-style-type: none"> To use and optimize our computer systems, understand how you use our online and web resources and improve our websites and apps and present their contents to you; while maintaining the integrity and security of our applications, websites and products. 	Information for a Business Purpose”
Biometric information as contained in drivers licenses and identity documents; captured on security cameras in our offices; and as required for notarization and e-notarization in some states.	<p>You, your family and agents</p> <p>Notaries and others handling closing and signing functions</p> <p>Your computer, tablet and cell phone</p>	<ul style="list-style-type: none"> To provide you with email, text and video alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you. 	See Below “Disclosure of Personal Information for a Business Purpose”
Internet or other similar network activity such as information on how you interact with and use our websites, applications, emails, texts and other electronic resources	<p>You, your family and agents</p> <p>Your computer, tablet and cell phone</p>	<ul style="list-style-type: none"> To carry out our obligations and enforce our rights arising from the contracts entered into between you and us, and with others, including for billing and collections and handling of claims under a title policy. 	See Below “Disclosure of Personal Information for a Business Purpose”
Geolocation data, primarily in the form of the location of your property and when and where someone may be meeting you for signatures, etc.	<p>You, your family and agents</p> <p>Real estate agents and brokers involved in the transaction</p> <p>Mortgage brokers, lenders and credit bureaus</p> <p>Surveyors, appraisers, abstractors, title plants, title searchers</p> <p>Lien searchers and clearance companies</p> <p>Notaries and those handling closing and signing</p> <p>Your computer, tablet and cell phone</p>	<ul style="list-style-type: none"> For testing, research, analysis and product development. As necessary or appropriate to protect the rights, property or safety of us, insureds, our customers, and others. To respond to law enforcement, regulatory, and lender requests and as required by applicable law, court order, or 	See Below “Disclosure of Personal Information for a Business Purpose”
Audio, electronic, visual, thermal, olfactory, or similar information.	<p>You, your family and agents</p>	<p>and lender requests and as required by applicable law, court order, or</p>	See Below “Disclosure of Personal Information for a Business Purpose”

Should you choose to interact with us by phone, video link or come into our offices your voice or images may be recorded	Your computer, tablet and cell phone	governmental regulations. • As described to you when collecting your personal information or as otherwise set forth in the CCPA and the Gramm-Leach-Bliley Act.	Information for a Business Purpose”
Professional or employment-related information. Current or past job history is often a part of loan applications and statements of information.	You, your family and agents Mortgage brokers, lenders and credit bureaus	• To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.	See Below “Disclosure of Personal Information for a Business Purpose”
Inferences drawn from other personal information.	You, your family and agents Your computer, tablet and cell phone Real estate agents and brokers involved in the transaction Mortgage brokers, lenders and credit bureaus Surveyors, appraisers, abstractors, title plants, title searchers Lien searchers and clearance companies		See Below “Disclosure of Personal Information for a Business Purpose”

Disclosure of Personal Information for a Business Purpose

WFG DOES NOT SELL your information for monetary or other valuable consideration for marketing or any other purpose.

However, some of your information **does get shared**, and within the last 12 months has been shared with persons outside of the WFG family of companies in order to better facilitate and complete your transactions and for other business and commercial purposes.

For example:

- WFG may order property searches and examinations from title searchers, abstractors and title plants.
- WFG may use third parties to obtain tax information, lien information, mortgage payoff information, condominium, and homeowners’ association information and payoff information.
- WFG may engage third parties to prepare documents in connection with your transaction.
- WFG may order surveys, appraisals, and inspections and/or communicate with those service providers.

Those services can’t be ordered without providing basic information about the property involved, the parties, and/or the liens to those service providers.

- Within the WFG family of companies, we divide up the work to handle each closing most efficiently and to meet specific legal and licensing requirements. So certain parts of your closing (for example a search or disbursement) may be handled by another division or company within the WFG family.
- When it is time for signatures, your complete closing package may be sent to a mobile notary, remote online notary, or notary service company who will arrange to meet with you to sign documents. The notary will, in turn, send signed copies back to us along with copies of your driver's license or other identity documents usually by mail, UPS, Federal Express or other courier service and sometimes by email or another electronic transmission.
- Your deed, mortgage and other documents required to perfect or clarify title will be recorded with the local recorder of deeds.
- We may use an outside service to coordinate the recording or e-recording of those instruments, and they will receive copies of deeds, mortgages and other recordable documents to process, scan and send on to the recording office.
- Information and draft documents will pass back and forth between WFG and the lenders and mortgage brokers to facilitate your transaction.
- Information, including purchase agreements and amendments, will pass back and forth between WFG and the Real estate agents and brokers, lenders, the mortgage brokers and others facilitating the transaction; and
- Various government agencies get involved. The law requires us to provide certain information to the IRS, the US Treasury, local and state tax authorities, recorders of deeds and other governmental agencies.
- In resolving claims and mitigating losses, we may engage outside counsel and other service providers (such as surveyors and appraisers) to assist in resolving the claim.
- From time to time, we are required to respond to law enforcement, regulatory, and lender requests and as required by applicable law, court order, or governmental regulations.

Contact for More Information

If you have any questions or comments about this notice, our Privacy Statement, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

- Emailing us at consumerprivacy@willistonfinancial.com
- Going to <http://bit.ly/WFGsConsumerPrivacyInformationRequestPage>
- Calling us at: 833-451-5718; or
- Going into any WFG office and making the request in person.

The business is not subject to requirements set forth section 999.317(g) of the California Consumer Privacy Act Regulations

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.

Privacy Notice for Oregon Residents

We may not disclose personal or privileged information about you unless we provide you with a disclosure authorization form that is executed by you or your representative and otherwise complies with certain statutory requirements. Any such authorization is not valid for more than 24 months and may be revoked by you at any time, subject to the rights of anyone who relied on the authorization prior to your notice of revocation.

In addition, if your personal or privileged information was collected or received by us in connection with a title insurance transaction, we cannot disclose such information if the disclosure authorization form that you executed is more than one year old or if the requested disclosure is for a purpose other than a purpose expressly permitted by statute.

You have the right at any time to request in writing access to recorded personal information about you that is reasonably described by you and reasonably available to us. Within 30 days of the date of our receipt of any such written request from you, we will inform you of the nature and substance of any such information, permit you to see and copy that information or obtain a copy by mail, disclose the identity, if recorded, of the persons to whom we have disclosed such information during the previous two years, and provide you with a summary of the procedures by which you may request that such information be corrected, amended or deleted.

- Emailing us at consumerprivacy@willistonfinancial.com
- Calling us at: 833-451-5718; or
- Going into any WFG office and making the request in person.