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PRIVACY NOTICE

Texstar Escrow collects certain nonpublic personal information about our clients that is necessary to provide them with escrow services. Federal law requires us to tell you how we collect, share, and protect your nonpublic personal information. Please read this Privacy Notice carefully to understand what we do. If you have any questions or if you would like additional information, please feel free to contact us at the contact information provided above. Thank you!

The categories of nonpublic personal information Texstar Escrow collects depends on the escrow services being provided, but can include: (i) names, addresses, phone numbers, emails, and Social Security numbers; (ii) income, insurance and property information submitted on our Loan Servicing Instructions or included in any documentation provided to us; (iii) nonpublic personal information concerning your account information, account balances, payment history and financial transactions with us; and (iv) nonpublic personal information reported to us from a consumer reporting agency, such as credit history and credit scores.

Texstar Escrow does not disclose any nonpublic personal information it collects from its present or former clients to any affiliated or nonaffiliated third parties unless we receive your written authorization to do so, or as required by applicable law. Texstar Escrow treats all of its clients' personal information as confidential.

Texstar Escrow restricts access to nonpublic personal information about our clients, and only permits employees and authorized agents of Texstar Escrow to access the same for purposes of providing escrow services. Employees and authorized agents of Texstar Escrow are required to keep all such nonpublic personal information confidential. Texstar Escrow maintains administrative, technical and physical safeguards to protect our clients' nonpublic personal information.

By signing the Terms and Conditions Governing Escrow, you acknowledge that you have received a written copy of this Privacy Notice prior to the establishment of our business relationship, and further acknowledge that this Privacy Notice has been posted online at www.texstarescrow.com in a clear and conspicuous manner, that you use our website to access information about your escrow services, and agree to receive annual notices of this Privacy Notice at our website, which you will review from time to time, but in no event, less than annually, for as long as our business relationship lasts. You may also request a copy of this Privacy Notice in writing from us at any time by contacting us at the contact information provided above.