

PRIVACY POLICY

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the nonpublic personal information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. Palm Beach Appraisal Management has also adopted broader guidelines that govern our use of personal information regardless of its source. Palm Beach Appraisal Management calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include: Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means; Information about your transactions with us, our affiliated companies, or others; and Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; (2) as permitted by law; or (3) as otherwise specified herein. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies may include financial service providers, or companies involved in real estate services, such as appraisal companies and home warranty companies.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you, or to others as specified above. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and Palm Beach Appraisal Management Fair

Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.

Information Obtained Through Our Web Site

Palm Beach Appraisal Management is sensitive to privacy issues on the Internet. We believe it is important for you to know how we treat the information about you that we receive on the Internet.

In general, you can visit Palm Beach Appraisal Management or its affiliates Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our web servers collect the domain names of visitors, not their e-mail addresses. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. Palm Beach Appraisal Management uses this information to measure the use of our site and to develop ideas to improve the content of our site. There are times, however, when we may need information from you, such as your name and e-mail address. When nonpublic personal information is needed, we will use our best efforts to let you know at the time of collection how we will use it. Usually, such information is collected only to allow us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

Palm Beach Appraisal Management Internet site, and those of its affiliates, may contain links to other Internet sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content of the privacy practices employed by other sites.

Cookies

Some of Palm Beach Appraisal Management Internet sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that an Internet site can send to your browser, which may then store the cookie on your hard drive. Any information about you that we collect through a cookie is not shared with anyone. The goal of this technology is to better serve you when visiting our site, save you time when you are here and provide you with a more meaningful and productive Internet site experience.

Fair Information Values

Fairness

We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record

We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use

We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy

We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education

We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security

Palm Beach Appraisal Management will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.