

Hickman Land Title Co.
112 North Main St. • P.O. Box 386
Logan, Utah 84323
Tel 435-752-0582 • Fax 435-752-0584

Rich Land Title Co.
112 North Main St. • P.O. Box 386
Logan, Utah 84323
Tel 435-752-0582 • Fax 435-752-0584

www.hickmantitle.com



Hickman Land Title Co.
872 West Heritage Park Blvd., Suite 120
Layton, Utah 84041
Tel 801-416-8900 • Fax 801-416-8950

Hickman Land Title Co.
1226 W. South Jordan Parkway, Suite D
South Jordan, Utah 84095
Tel 801-293-7700 • Fax 801-293-7666

Toll Free line 1-800-365-7720

Dear Customer:

The Financial Services Modernization Act enacted by Congress has brought many changes to the financial services industry, which includes insurance companies and their agents. One of the changes is that we are now required to explain to our customers the ways in which we collect and use customer information.

Our concern with the protection of your information has been a part of our business since 1904, when the company that is now HICKMAN LAND TITLE COMPANY and RICH LAND TITLE COMPANY began providing title service. We will continue to protect the privacy, accuracy, and security of customer information given to us.

What kinds of information we collect. Most of our business is title insurance. We collect information about you, (for instance, your name, address, telephone number), and information about your transaction, including the identity of the real property that you are buying or financing. We obtain a copy of any deeds, notes, or mortgages that are involved in the transaction. We may get this information from you or from the lender, attorney, or real estate broker that you have chosen. We then obtain information from the public records about the property so that we can prepare a title insurance policy. When we provide closing, escrow, or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security number, and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account number to facilitate the transaction. If you are concerned about the information we have collected, please write to us.

How we use this information. The company giving or specifically adopting this notice does not share your information with marketers outside its own family. There's no need to tell us to keep your information to ourselves because we share your information only to provide the service requested by you or your lender, or in other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with nonaffiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, and to provide information to government and law enforcement agencies. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you. Credit information about you is shared only to facilitate your transaction or for some other purpose permitted by law.

How we protect your information. We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with law to guard your nonpublic personal information. We reinforce the company's privacy policy with our employees.