

Ward & Murphy - Privacy Policy, dated as of January 1, 2002:

Ward & Murphy (“we”) may receive nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We believe we have an ethical obligation to you to use the information we receive in a manner that protects your privacy and preserves your right to the attorney-client privilege while, at the same time, achieving the legal goals you set in retaining us. You should be aware that while federal law may govern certain aspects of protecting your information, the rules governing the conduct of lawyers in New York may give you even more protection.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you either orally or in writing, for example, on applications or other forms, such as your name, address, social security number, assets, and income; or
- Information about your transactions with us, or others, such as verification of a real estate transaction or the existence of some other public legal act.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law or required to achieve the purposes of the representation.

We may disclose nonpublic personal information about you to the following types of third parties, such as financial service providers (like mortgage bankers and insurance agents) or other lawyers as needed to achieve the purposes of the representation.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law, but only so as to achieve, in our good faith belief, the purposes for which you retained us.

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call us at 607-898-3190 or 877-212-4722 and detail the information we are to withhold and the circumstances under which that information is to be withheld.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical and procedural safeguards to guard your nonpublic personal information.