

Privacy Policy

Effective April 20, 2020

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GOLD STAR TITLE AND ESCROW AND FIDELITY NATIONAL FINANCIAL

PRIVACY NOTICE

Effective April 9, 2020

Gold Star Title and Escrow and Fidelity National Financial, Inc. and/or its majority-owned subsidiary companies (collectively, “**GST&E**”, “**FNF**,” “our,” or “we”) respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

Collection of Personal Information. **GST&E and FNF** may collect the following categories of Personal Information:

contact information (e.g., name, address, phone number, email address)

demographic information (e.g., date of birth, gender, marital status)

identity information (e.g. Social Security Number, driver’s license, passport, or other government ID number)

financial account information (e.g. loan or bank account information) and

other personal information necessary to provide products or services to you.

We may collect Personal Information about you from

information we receive from you or your agent

information about your transactions with **GST&E and FNF**, our affiliates, or others; and

information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

Collection of Browsing Information:

GST&E and FNF automatically collects the following types of browsing Information when you access an **GST&E and FNF** websites, online service, or application from your Internet browser, computer, and/or device:

Internet Protocol (IP) address and operating system;
browser version, language, and type;
domain name system requests;
browsing history on the GST&E and FNF websites, such as date and time of your visit to the GST&E and FNF website and visits to the pages within the FNF website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

Other Online Specifics: Cookies. When you visit the **GST&E & FNF** Websites, a “cookie” may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by

changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the **GST&E and FNF** websites.

Web Beacons: We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

Do Not Track: Currently our GST&E and FNF Websites do not respond to “Do Not Track” features enabled through your browser.

Links to Other Sites: **GST&E and FNF** Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

Use of Personal Information

GST&E and FNF uses Personal Information for three main purposes:

To provide products and services to you or in connection with a transaction involving you.

To improve our products and services.

To communicate with you about our, our affiliates', and others' products and services, jointly or independently.

When Information Is Disclosed

We may disclose your Personal Information and Browsing Information in the following circumstances:

to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;

to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;

to nonaffiliated third-party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;

to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or

in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of **GST&E and FNF**, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with

nonaffiliated third parties, except as required or permitted by law. We may share your Personal Information with affiliates (other companies owned by **FNF** and **GST&E**) to directly market to you. Please see “Choices with Your Information” to learn how to restrict that sharing.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the **GSTE and FNF** business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to **GST&E and FNF**, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

Security of Your Information:

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

Choices With Your Information:

If you do not want **GST&E and FNF** to share your information among our affiliates to directly market to you, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you without your consent.

Whether you submit Personal Information or Browsing Information to **GST&E and FNF** is entirely up to you. If you decide not to submit Personal Information or Browsing Information, **GST&E and FNF** may not be able to provide certain services or products to you.

Information From Children:

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

International Users:

GST&E and FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

FNF Website Services for Mortgage Loans:

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

Your Consent To This Privacy Notice; Notice Changes; Use of Comments or Feedback

By submitting Personal Information and/or Browsing Information to **GST&E and FNF**, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice. We may use comments or feedback that you submit to us in any manner without notice or compensation to you.

Accessing and Correcting Information for FNF; Contact Us

If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests to privacy@fnf.com, by phone to (888) 934-3354, or by mail to:

Fidelity National Financial, Inc.

601 Riverside Avenue,

Jacksonville, FL 32204

Attn: Chief Privacy Officer

Accessing and Correcting Information for GST& E; Contact Us

If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, send your requests to contact@goldstartitle.net, by phone to (407) 956-5781, or by mail to:

Gold Star Title and Escrow

9145 Narcoossee Road, Ste 207

Orlando, FL 32827