

NOTICES AND DISCLOSURES

LEGAL ADVICE NOTICE:

Minnesota Statute 507.45 requires the following notice to you: *“The Real Estate Broker, Real Estate Salesperson, or Real Estate Closing Agent has not and, under applicable state law, may not express opinions regarding the legal effect of the closing documents or of the closing itself.”*

REISSUE CREDIT NOTICE:

A reissue rate is available on a purchase transaction or Contract for Deed payoff if a full and complete copy of a previous Owner's Policy covering the land to be insured is provided to us at or prior to closing. The rate is equal to 75% of the standard rate.

STANDARD FEE NOTICE:

Please note that many of our fees are standard, fixed fees. We often purchase information and services from third party vendors that we use in performing services for you. For various reasons, our fees to you for a particular service may turn out to be more or less than what a particular vendor has charged us for its work or product. Sometimes we have to evaluate and/or supplement the information or services provided by the vendor. In addition, our vendor's charges are often difficult to convert into a per transaction price. Moreover, different vendors charge us different amounts for the same work or product, and we may not know the amount of a vendor's charge until after closing. Finally, we are often charged by our vendors for transactions that fail to close as well as those that do, and we set our fees accordingly. For all these reasons, we set standard, fixed fees in order to save time and expense at closing.

WEBSITE POLICY

Gibraltar Title Agency understands that privacy is of great concern to most users of the Internet and among those sharing personal information when involved in a real estate transaction. We appreciate and are sensitive to these concerns and the requirements of applicable federal and state privacy laws. We believe that the best way to assuage your concerns is to advise you of how we will utilize any personal information you provide to us. Therefore, we have adopted the following Privacy Policy to govern the usage and handling of your personal information.

Personal Information about you may be collected from the following sources:

- From applications or other forms we receive from you or your authorized representative
- From your transactions with, or from the services being performed by us, our suppliers, or others
- From our internet web site; and
- From the public records maintained by governmental entities that we either obtain directly from those entities, or from our suppliers or others

Procedural Safeguards Employed to Protect Confidentiality

In order to ensure that unauthorized persons do not have access to any of your information, we restrict access to those individuals and entities who need to know that information to meet your needs. We also maintain physical, electronic and procedural safeguards to accomplish this goal.

Restrictions on Sharing of Your Personal Information

We may share your Personal Information with others, such as mortgage brokers, lenders, and other real estate settlement service providers. We also may disclose your Personal Information

To agents, brokers or representatives to provide you with services you have requested
To third-party contractors or service providers who provide services or perform marketing or other functions on our behalf.

In addition, we will disclose your Personal Information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your Personal Information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

One of the important responsibilities we undertake is to record documents in the public domain. Such documents may contain your Personal Information.

Statistical Information Regarding Your Visit

When you visit a Gibraltar Title website there are no mechanisms in place to automatically collect statistics about your visit, for example, information concerning the number of visits, average time spent on the site, pages viewed and similar information is not collected. Furthermore, our web servers do not collect the User's IP address and browser information for us to monitor.

ADDITIONAL INFORMATION

Every consumer participating in a closing with Gibraltar Title Agency will be supplied with a written copy of the Financial Modernization Act of 1999, also known as the "Gramm-Leach-Bliley Act, or The GLB Act. If you would like to preview the GLB Act, the following link to Federal Trade Commission is provided below.

[Federal Trade Commission - GLB Act](#)