

PRIVACY STATEMENT

Covenant Real Estate Services, LLC respects the privacy and security of your Non-public Personal Information and protecting your personal information is one of our top priorities. This Privacy Statement explains our privacy practices, including how we use the personal information we receive from you and from other specified sources, and to whom it may be disclosed. Covenant Real Estate Services follows the privacy practices described in this Privacy Statement and, depending on the business performed, Covenant Real Estate Services may share information as described herein.

Personal Information Collected

We may collect personal information about you from the following sources:

Information we receive from you on other forms, such as your name, address, social security number, tax identification number, asset information, and income information

Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our websites, and your activity while using or reviewing our websites

Information about your transactions with or services performed by us, our affiliates, or others, such as information concerning your policy, premiums, payment history, information about your home or other real property, information from lenders and other third parties involved in such transaction, account balances, and credit card information

Information we receive from consumer or other reporting agencies and publicly recorded documents

Disclosure of Personal Information

We may provide your personal information (excluding information we receive from consumer or other credit reporting agencies) to various individuals and companies, as permitted by law, without obtaining your prior authorization. Such laws do not allow consumers to restrict these disclosures. Disclosures may include, without limitation, the following:

To insurance agents, brokers, representatives, support organizations, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction

To third-party contractors or service providers for the purpose of determining your eligibility for an insurance benefit or payment and/or providing you with services you have requested

To an insurance regulatory authority, or a law enforcement or other government authority, in a civil action, in connection with a subpoena or a governmental investigation

To companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements

To lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled paid or released prior to a title or escrow closing

We may also disclose your personal information to others when we believe, in good faith, that such disclosure is reasonably necessary to comply with the law or to protect the safety of our customers, employees, or property and/or to comply with a judicial proceeding, court order or legal process



3906 Electric Road
Roanoke, VA 24018

TEL 540.404.3213
FAX 540.301.2082

covenantreal.com

Disclosure to Nonaffiliated Third Companies

We do not disclose information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law

Confidentiality and Security of Personal Information

We restrict access to personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard personal information.

Access to Personal Information/Requests for Correction, Amendment, or Deletion of Personal Information

As required by applicable law, we will afford you the right to access your personal information, under certain circumstances to find out to whom your personal information has been disclosed, and request correction or deletion of your personal information. However, Covenant Real Estate Services current policy is to maintain customers' personal information for no longer than necessary.

For your protection, all requests made under this section must be in writing and must include your notarized signature to establish your identity. Where permitted by law, we may charge a reasonable fee to cover the costs incurred in responding to such requests. Please send requests to:

Covenant Real Estate Services | 3906 Electric Road | Roanoke, VA 24018

Changes to this Privacy Statement

This privacy statement may be amended from time to time consistent with applicable privacy laws. When we amend this Privacy Statement, we will post a notice of such changes on our website. The effective date of the Privacy Statement, as stated below, indicates the last time this Privacy Statement was revised or materially changed.

This Privacy Statement was edited and is effective beginning on: July 1, 2015

John Smith