



Privacy Policy and Procedures

River Bluff Title, LLC is Committed to Safeguarding Customer Information

In order to effectively assist you with your real estate transaction we may ask you to provide us with personal and/or financial information. We take safeguarding said information very seriously and consequently, we have adopted and implemented standard policies and procedures designed to protect your non-public information.

Applicability

This Privacy Policy governs how we use and/or handle your personal information and sets forth the measures that we take to protect that information. The information that we request from you is for our own legitimate business purposes and is not for the benefit of any persons and/or entities unaffiliated with the specific transaction that we are handling for you.

Computer Systems/Network

Protective Software is in place such as anti-virus and firewalls, which are updated as necessary by an independent information technology company. Back up and resumption of our server has been tested and passed. Similar tests will be performed annually. Additionally, our security program and third party risk assessment will be reviewed annually. It is our policy that all computers, networks, servers and related equipment and technology should be used solely for business purposes and in compliance with our policies relating to information and data security. Extreme care is to be exercised by each of our employees in order to insure that all electronic data and information is safeguarded and secure.

Employees, Passwords, Emails, Clean Desk

All of our employees utilize unique passwords when accessing the River Bluff Title, LLC server which they are encouraged to change every ninety (90) days. Encrypted emails are used regarding all of our clients' non-public information. All employees that have access to your non-public information have undergone background checks which will be repeated every three (3) years during said employees employment with River Bluff Title, LLC. A clean desk policy is required and maintained during business hours. It is our policy that employees only have one (1) file open at their desk at a time so as to minimize the chance of non-public information and/or documents inadvertently being placed in the wrong file. Files are secured at the end of the day and locked in the office. We do not allow removable media unless the employee has written permission from management.

File Maintenance/Retention

We do not store files off-site. Rather, all physical files are maintained in secure filing cabinets at our Somerville, Tennessee office and/or are stored electronically and/or digitally. All files opened on or after September 1, 2015, will be scanned to a remote and secure server. We will, of course, have your physical file available up and until your transaction is concluded.

Equipment

Periodically we will need to dispose of old equipment. In said instance, the hard drive located in same shall either be destroyed or entirely wiped clean of all data prior to being removed from our office.

Office Security

Entry to both the front and back doors to the office are locked at the end of the work day. Clients are only permitted to enter through the front door of the office where they are greeted by our receptionist and/or one (1) of our employees immediately or shortly after entry. Our server is cloud based and consequently, we do not have a physical server on the premises.

Third Party Service Providers

All service providers with access to non-public information are vetted by either a copy of their policies and procedures related to non-public information and/or background checks.

Former Clients

Even if you are no longer our client, our Privacy Policy and Procedures will continue to apply to you.

Confidentiality

As you can see from the above policies/procedures, we will use our best efforts to ensure that your non-public information is not accessed by unauthorized parties. We restrict access to your information to those employees that need access in order for us to effectively and efficiently handle your transaction. Additionally, we may share your information with others directly involved in your transaction (i.e. real estate agent/broker, lender, title insurance company, etc.). We will use our best efforts to train and supervise our employees and agents to insure that your information is handled in a responsible manner and that your privacy is protected.