

**Morris, Manning & Martin, LLP**

**PRIVACY NOTICE  
AND  
NOTICE OF INFORMATION PRACTICES**

Morris, Manning & Martin, LLP and its affiliates listed at the end of this Notice (collectively, the "Firm") respect you and your right to privacy. We want you to know about our Firm's policies and procedures for protecting the privacy of your nonpublic personal information that we receive, and your rights regarding such information. This Notice explains our policies and practices as of July 1, 2001, regarding the nonpublic personal information about individuals who are clients of the Firm contained in our records in accordance with the Gramm-Leach-Bliley Act ("GLBA") and the Privacy of Consumer Financial Information Regulation promulgated by the Federal Trade Commission pursuant to GLBA. Furthermore, as you may know, the Firm and its lawyers are required under state bar ethics rules to maintain the confidentiality of our clients' confidences. We reserve the right to amend, modify or supplement our privacy policy at any time in accordance with applicable law. If we make changes to our privacy policy we will provide you with a copy of a revised Notice as required by applicable law. This Notice applies to individuals who are current and former clients and customers of the Firm to whom we provide or have provided personal tax advice, personal tax return preparation services, or real estate settlement services. This Notice and Privacy Policy described herein do not apply to your relationships with other financial services providers that are not affiliated with the Firm, such as your accountant, financial advisors or other lawyers or law firms that may represent you. Their privacy policies and information practices govern how they collect, use and disclose information about you.

**1. What Kind of Information We Collect About You**

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

- \* Information provided by you directly to us, such as your address, social security number, income, expenses, assets and liabilities; and
- \* Information that we receive from nonaffiliated third parties, such as your accountant, financial advisors, and lender.

**2. What We Do With Information We Collect About You**

We may disclose information about you to our affiliates and use that information for purposes related to our providing services to you. Generally, we will not disclose the nonpublic information about you in our records to any organization not affiliated with the Firm without your prior authorization. However, as required or permitted by law, we may disclose your information in our records to certain nonaffiliated third parties. For example, the Internal Revenue Code, as well as certain rules and regulations promulgated thereunder, require us to disclose to the Internal Revenue Service, payments that are made to you in certain types of real estate transactions in which we perform services and, subject to our ethical obligations to preserve our client's confidences under state bar rules and to rules applicable to the discovery of attorney-client privileged communications and attorney work product, we may be required to disclose certain information about you in response to a subpoena or other discovery request made in a litigation matter.

**3. Who Has Access To Your Information In Our Records**

We maintain appropriate physical, electronic and procedural safeguards to protect against unauthorized access to your nonpublic personal information contained in our records. Access to such information is restricted to individuals who need to know the information to service your account or to provide products and services to you. We will educate our employees about the terms of this Notice and the importance of confidentiality and consumer privacy. Employees who gain unauthorized access to your nonpublic personal information in our records or otherwise violate our privacy policy will be subject to our disciplinary process, which may include termination of employment.

The Firm's Privacy Notice and Notice of Information Practices is provided on behalf of the following companies:

**Morris, Manning & Martin, LLP  
Dogwood Title and Abstract Co.**