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PRIVACY POLICY NOTICE

PURPOSE OF THIS NOTICE

This firm prohibits the sharing of nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. We are providing you with this document, which notifies you of the privacy policies and practice of Smith & McCartney, LLC.

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

- Information we receive from you such as on client information sheets or other forms.
- Information about your transaction we secure from our files, or from others.
- Information we receive from a consumer reporting agency.
- Information we receive from others involved in your transaction, such as the real estate agents or your lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected from you.

We may disclose this information about our clients or former clients to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

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