



Sun National Title Company

WIRE FRAUD PREVENTION POLICY

This policy has been adopted to assure every effort is being made to protect the client's from potential wire fraud.

Criminals/hackers are targeting email accounts of various parties involved in real estate transactions. The fraudulent emails are convincing and sophisticated. This has led to fraudulent wiring instructions being used to divert funds to the criminal's bank account. The fraudulent email may look like a legitimate email from your agent, lender, or title agent. If you receive an email regarding wiring instructions, changes to wire instructions, an email requesting to close early, a request to verify someone else's email in the transaction, immediately call your Realtor, or the title company representative at a known number. Our number will be on the first page of the sales contract, or you can visit our website and obtain our contact information.

Using the steps above and below, together we should be able to help prevent wire fraud.

- Sun National Title Company will not provide Realtors with wiring instructions to forward to their clients.
- Realtors must provide to the client the correct phone number for the closing agent from the beginning of the transaction. Email hackers will email false information. Be sure the client has the correct number for the closing agent from the beginning of the transaction.
- Wire instructions will be emailed directly from the closing agent to the client through secure email. When the client receives the wiring instructions, they are to call the closing agent at a known, verified phone number and verify all account information.
- Clients should send a copy of the wire confirmation to the closing agent immediately after sending the wire so the closing agent can confirm the correct information was used to send the funds. The financial institution should be able to assist with this step.

This policy is to be adhered to for all funds wired, whether for the earnest money deposit or cash to close.

SHOULD YOU NOT CALL OUR OFFICE, AT A TRUSTED NUMBER TO CONFIRM OUR ACCOUNT INFORMATION PRIOR TO INITIATING THE WIRE, YOU ARE HEREBY RELEASING SUN NATIONAL TITLE COMPANY LLC FROM ANY AND ALL LOSSES OR CLAIMS THAT MAY ARISE FROM YOUR FAILURE TO ADHERE TO THIS POLICY.

I acknowledge receipt of this policy, read, and understand and agree to abide by the policy outlined above.

Buyer/Seller/Realtor (circle one)

Date

Buyer/Seller/Realtor (circle one)

Date

1520 Royal Palm Square Blvd, Ste 100 Fort Myers, FL 33919 239-334-3321 Office 877-811-2434 Fax

923 Del Prado Blvd S, Ste 206 Cape Coral, FL 33990 239-360-7173 Office 877-811-2434 Fax

100 Lover's Lane, Suite 101 Fort Myers Beach, FL 33931 239-887-3445 Office 239-673-1699 Fax

299 East Stuart Avenue Lakes Wales, FL 33853 863-733-0224 Office 877-811-2434 Fax

www.closewithsun.com



Sun National Title Company

FACTS

WHAT DOES SUN NATIONAL TITLE COMPANY LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sun National Title Company LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sun National Title Company LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes — information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	N/A	N/A

Who we are	
Who is providing this notice?	Sun National Title Company LLC

What we do	
How does Sun National Title Company LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.closewithsun.com/privacy-policy .
How does Sun National Title Company LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the "Other important information" section below for your rights under state law.</p>

Questions	Go to www.closewithsun.com (Contact)
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Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Sun National Title Company LLC is not affiliated with any other insurance or financial institutions.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Sun National Title Company LLC does not share with non-affiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Sun National Title Company LLC doesn't jointly market.</i>

Other Important Information
<p>Oregon residents only: We are providing you this notice under state law. We may share your personal information (described on page one) obtained from you or others with non-affiliate service providers with whom we contract, such as notaries and delivery services, in order to process your transactions. You may see what personal information we have collected about you in connection with your transaction (other than personal information related to a claim or legal proceeding). To see your information, please click on "Contact" at www.closewithsun.com and submit your written request. You may see and copy the information at our office or ask us to mail you a copy for a reasonable fee. If you think any information is wrong, you may submit a written request online to correct or delete it. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p>