

STEVEN A. CERTILMAN, P.C.
PRIVACY AND PRIVACY PROTECTION POLICIES NOTICE

Dear Client:

The Financial Services Modernization Act enacted by Congress may apply to attorneys acting as: title insurance agents; settlement agents in certain real estate closings; tax return preparers; and/or, tax consultants. In addition, Public Act No. 08-167 of the State of Connecticut requires the safeguarding of personal information and the publication of a privacy protection policy. This is intended as a disclosure and publication of the privacy and privacy protection policies of Steven A. Certilman, P. C.

This disclosure and publication sets forth the ways in which we receive, collect, use and protect client information, including personal information.

Our concern with the protection of your information has been a part of our business since our founding. Attorneys have been and continue to be bound by professional standards of confidentiality that are even more stringent than those required by the Financial Services Modernization Act and/or Public Act No. 08-167. Steven A. Certilman, P. C. has always protected your right to privacy and your personal information, and will continue to do so.

In the course of providing our clients with title commitments and policies, acting as settlement agents in certain real estate closings, preparing tax returns, rendering tax advice and in other endeavors, we receive significant personal financial information from our clients. In addition, we receive or collect nonpublic personal information about you from your transactions with us or others. We may receive this information from you or from your lender, mortgage broker, real estate broker or others. If you are a client of Steven A. Certilman, P. C., you should know that all information that we receive is held in confidence, and is not released to people outside the firm, except to provide the services you have requested, as agreed to by you, or as required under applicable law.

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and in, some cases, to comply with the law and/or professional guidelines. In order to guard your nonpublic personal information, we maintain safeguards that comply with our professional standards and applicable federal and state regulations.

No response to this notice is required, but if you have questions or comments, please write to us at:

Steven A. Certilman, P. C.
350 Bedford Street - Suite 403
Stamford, Connecticut 06901
Attention: Compliance Officer