



In compliance with Title V of the Gramm-Leach-Bliley Act ("GLBA"), this document is intended to provide notice of the privacy policies and practices of KCS Land Research Corporation ("KCS") and how we use non-public personal information ("NPI") provided by you and from other sources, and to whom it may be disclosed.

Pursuant to the terms of the GLBA, NPI is described on the Federal Trade Commission ("FTC") website (www.ftc.gov) as follows:

- any information an individual gives you to get a financial product or service (for example, name, address, income, Social Security number, or other information on an application);
- any information you get about an individual from a transaction involving your financial product(s) or service(s) (for example, the fact that an individual is your consumer or customer, account numbers, payment history, loan or deposit balances, and credit or debit card purchases); or
- any information you get about an individual in connection with providing a financial product or service (for example, information from court records or from a consumer report).

The FTC website further provides that NPI does not include information that you have a reasonable basis to believe is lawfully made "publicly available." In other words, information is not NPI when you have taken steps to determine:

- that the information is generally made lawfully available to the public; and
- that the individual can direct that it not be made public and has not done so.

We may collect or receive NPI about you from the following sources:

- information we receive from you on applications and other forms; that the information is generally made lawfully available to the public; and
- information we receive from our affiliates, consumer reporting agencies, real estate agents, lenders, attorneys or others.

KCS does not disclose any NPI about you with anyone for any purpose that is not specifically permitted by law.

We restrict access to NPI about you to those employees and affiliated service providers 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 NPI. Since we do not share NPI with nonaffiliated third parties, KCS is not required to provide "Opt-Out Notices."

If you have any questions concerning this notice feel free to contact our team at KCS.

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