Privacy Policy for Steele Transactions, LLC

What is personal information?

Personal information is:

(1) information in a consumer report; or

(2) an individual's first name or initial and last name in combination with any of the following:

(a) birth date;

(b) social security number or other government issued identification number;

(c) mother's maiden name;

(d) unique biometric data (fingerprint, voice print, retina image);

(e) unique electronic identification number or routing code;

(f) telecommunication access devices including debit or credit card information; or

(g) financial institution account or information.

A consumer report is a report related to a person's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living prepared by or obtained from an agency that collects such information such as a credit reporting agency.

How is personal information collected?

Personal Information You Provide or Authorize to be Provided to Us

This company obtains personal information in the following ways:

(1) in consumer reports from reporting agencies to which this company subscribes in connection with lease applications, loan applications, or for other reasons that the consumer may authorize this company to obtain;

(2) in loan applications a borrower or buyer completes;

(3) in other real estate related forms the customer or client completes in or related to a transaction; and

(4) in tax reporting forms that the customer or client is required to complete and which are given to this company.

When completing the forms required above, the customer or client may send the information to this company by mail or by e-mail. Customers or clients may occasionally provide personal information to this company or its agents by other means such as telephone calls or e-mail messages in order expedite a transaction in which the customer or client is involved.

Non-Personally Identifying Website Use Information

When you visit the steeletransactions.com, we automatically collect non-personallyidentifying information of the sort that web browsers and servers typically make available, such as the browser type, language preference, referring site, and the date and time of each visitor request. We do not collect your full IP address. Additionally, as you browse the site, we collect information about the individual web pages or products that you view, what websites or search terms referred you to the site, and information about how you interact with the site. We refer to this automatically-collected, non-personally-identifying information as "Device Information."

We collect Device Information using the following technologies:

- "Cookies" are data files that are placed on your device or computer and often include an anonymous unique identifier. For more information about cookies, and how to disable cookies, visit <u>http://www.allaboutcookies.org.</u>

- "Log files" track actions occurring on the Site, and collect data including browser type, Internet service provider, referring/exit pages, and date/time stamps.

- "Web beacons," "tags," and "pixels" are electronic files used to record information about how you browse the Site.

- We never collect your IP address.

How and when is the personal information used?

Personal Information from Prospective Agents or Clients: The personal information that prospective clients provide to this company is primarily used regarding a real estate transaction.

Personal Information from Clients:

When this company represents a person (broker, agent, buyer, seller) in a transaction the agent servicing the client may, on the client's behalf and at the client's instruction, convey personal information he or she provides to the agent to service providers (for example, mortgage lenders and title companies) as those service providers may require for the products or services the client needs or requests. This company and its agents exercise reasonable discretion when discussing any personal information with others.

Website Use Information:

We use Google Analytics to help us understand how our customers use the Site.

You can read more about how Google uses your Personal Information here: <u>https://www.google.com/intl/en/policies/privacy/.</u> You can also opt-out of Google Analytics here:

https://tools.google.com/dlpage/gaoptout.

How is the personal information protected?

Electronic records are protected under an access name and password assigned to persons in this company. This company and its agents exercise reasonable discretion when discussing any personal information with others and releases personal information to others only as described by this policy.

Who has access to the personal information?

The following persons have access to personal information in this company's files:

- (1) the agent or broker who is servicing or coordinating the transaction;
- (2) the owner of the company.

Copies of such information are provided to the owner only:

Personal information from a buyer or seller may be discussed with others (such as mortgage lenders or prospective landlords) only as is reasonably necessary to move a transaction forward or close the transaction or to provide the services the customer or client seeks from this company. This company may, at the customer's or client's request, provide personal information to service providers in a transaction such as a title company, property inspector, or mortgage company if it is necessary to expedite or complete a transaction. If the company is required by law to allow others to access the personal information in the company's files, the company will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations). The company will also allow law enforcement agencies access to personal information in order to cooperate with such investigations.

How is the personal information disposed?

Personal information is retained for a period of time in compliance with State law and according to best practices recommendations from the National Association of Realtors. The period of time data is retained varies depending on the document in which the data is collected. This company uses reasonable measures to dispose of personal information. Personal information is usually disposed of by erasing electronic files by means that make the files unreadable or undecipherable, or by eradicating personal information from documents or electronic files in ways that make the personal information unreadable.

Data Breach

When a privacy data breach is known to have occurred, written notice will be provided to the affected individuals as soon as is technically feasible using US Mail, unless the cost is excessive or insufficient contact information exists. The letter will be developed by the provider responsible for the system experiencing the breach. If written notice to the affected individuals is not feasible, the following methods will be considered for providing notice: e-mail notices (provided addresses are available), an information page on the company website.

Where to report wire fraud?

Successful or attempted wire fraud should be reported as soon as possible to your local FBI office, banks or lenders involved, and at ic3.gov, the FBI's Internet Crime Complaint Center. Reports through ic3.gov can be made by the victim or a third party