

Privacy Policy

ACT Appraisal, Inc. Privacy Policy

Effective Date: April 10, 2012

We, ACT Appraisal, Inc. have created this privacy policy in order to demonstrate our firm commitment to privacy. This privacy policy discloses the information collection and disclosure practices for this web site (www.actappraisal.com). By accessing this web site, you consent to the collection and use of information as described herein. We reserve the right to change this privacy policy at any time. If we make any material changes to our privacy policy, we will post a new statement on this web site and update the effective date set forth above. Therefore, we encourage you to check the date of our privacy policy whenever you visit this web site to see if it has been updated since your last visit.

Information We Collect

- **Personal Information:** When you register for certain services on this web site, we will ask you to provide personal information. For some services, we collect personal information, such as, but not limited to, your e-mail address, name, home or work address, telephone numbers (land and mobile), banking and credit card information. We may also collect demographic information, such as your ZIP code and preferences. Information we collect may be combined with information we obtained through other services we offer. We may collect information about your visit to this web site, including the pages you view, the links you click and other actions taken in connection with this web site. We may also collect certain standard information that your browser sends to every web site you visit, such as your IP address, browser type and language, access times and referring web site addresses. **You control the accuracy of your personal information. If your personal information changes, feel free to correct, update or delete/deactivate it by e-mailing requests@actappraisal.com. If you wish to review your personal information that the Company has on record, you may contact requests@actappraisal.com.**
- **Aggregate Information:** Aggregate information is data we collect about a group or category of products, services or users, from which individual user identities have been removed. We collect aggregate information about you and your use of our services and combine it with information about how others use the same service. Such aggregate information includes, without limitation, site traffic, page views, and impressions. This information may be correlated to you for our internal use only. However, we may collect, compile, store, publish, promote, sell, or otherwise disclose or use any and all aggregate information (i.e., information that does not personally identify you).

Use of Personal Information

We use personal information internally to serve our users and to enhance and extend our relationship with our users. Our services may include the display of personalized content and advertising. For example, by understanding how you use this web site from your computer, we are able to customize and personalize your experience. More specifically, we use personal information for the purposes for which it was collected (such as to provide you with the services), to anticipate and resolve problems with this web site, to respond to customer support inquiries, and to send you periodic e-mail newsletters which may inform you of other products or services offered by ACT Appraisal, Inc. and its affiliates, to send you relevant survey invitations related to our services and for our own internal operations. You should review the following section to understand when we disclose personal information to third parties.

Disclosure of Personal Information

Except as set forth in this privacy policy, we do not disclose, sell, rent, loan, trade or lease any personally identifying information collected at this web site to any third party. We will disclose personal information in the following circumstances:

- **Internal Analysis and Operations:** We will use and disclose information about you for our own internal statistical, design or operational purposes, such as to estimate our audience size, measure aggregate traffic patterns, and understand demographic, user interest, purchasing and other trends among our users. We may outsource these tasks and disclose personal information about you to third parties, provided the use and disclosure of your personal information by these third parties is restricted to performance of such tasks. We may also share personal information with third-party vendors who assist us in performing internal functions necessary to operate our business. We require our third party vendors to keep such information confidential and to only use the information for the purpose it was provided.
- **Transaction Processing:** We will disclose personal information to one or more third parties, as necessary, to provide you with services that you have requested. As stated above, your personal information is forwarded to one or more third party service providers (such as real estate agents, brokers, lenders and other real estate professionals) in order to provide you with the services you have requested. If a particular service provider is unable to fulfill your request within a reasonable time, we may forward your information to an alternate service provider to ensure that your request is fulfilled. Service providers may contact you to complete the transactions you have requested by any methods available to him or her including via e-mail, telephone, regular mail, in person visits or other means. *We do not regulate how these third party service providers use or disclose your personal information and are not responsible for removing your information from any third party lists. Please contact the third party service providers directly to be removed from their lists.*
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Protection of ACT Appraisal, Inc. and Others:

We disclose personal information when we believe it is appropriate to comply with the law (i.e., a lawful subpoena, warrant or court order); to enforce or apply this privacy policy or our other policies or agreements; to initiate, render, bill, and collect for amounts owed to us; to protect our or our users' rights, property or safety; or to protect our users from fraudulent, abusive, or unlawful use of, this web site; or if we reasonably believe that an emergency involving immediate danger of death or serious physical injury to any person requires disclosure of communications or justifies disclosure of records without delay.

- **Business Transfers:** In addition, information about users of this web site, including personally identifiable information provided to us by our users, may be disclosed as part of any merger, acquisition, debt financing, sale of company assets, as well as in the event of an insolvency, bankruptcy or receivership in which personally identifiable information could be transferred to third parties as one of the business assets of the company.
- **Co-Branded Services:** Some services may be co-branded and offered in conjunction with another company. If you register for or use such services, both ACT Appraisal, Inc. and the other company may receive information collected in conjunction with the co-branded services.

Cookies and Web Beacons

We may use cookies to identify users and customize their experience on our site based on information they give us. Cookies are small pieces of information or files that are stored on a user's computer by the Web server through a user's browser for record keeping purposes. A cookie itself is not designed or intended to read any information from your computer (other than the contents of the cookie); rather, it is an identifier used by the Web site that originally placed it on your hard drive.

The actual contents of the cookie information can be retrieved by the same site's web server in order to personalize, monitor, or regulate the use of the site. We do not use web beacons or similar technology on this web site. However, we permit third parties to place web beacons on this web site to monitor the effectiveness of advertising and for other lawful purposes. A Web beacon, also known as a "Web bug," is a small, graphic image on a web page, web-based document or in an e-mail message that is designed to allow the site owner or a third party to monitor who is visiting a site. Web beacons collect non-personally identifying information such as the IP address of the computer that the Web beacon is sent to, the URL of the page the Web beacon comes from and the time it was viewed. We do not use (or permit third parties to use) Web beacons to collect personally identifying information about you.

External Links

Please be aware that we may provide links to third party Web sites from this web site as a service to our users and we are not responsible for the content or information collection practices of those sites. We have no ability to control the privacy and data collection practices of such sites and the privacy policies of such sites may differ from that of ACT Appraisal, Inc. Therefore, we encourage you to review and understand the privacy policies of such sites before providing them with any information.

Use of Third Party Ad Networks

We may allow other companies, called third-party ad servers or ad networks, to display advertisements on this web site. Some of these ad networks may place a persistent cookie on your computer in order to recognize your computer each time they send you an online advertisement. In this way, ad networks may compile information about where you, or others who are using your computer, saw their advertisements and determine which ads are clicked on. This information allows an ad network to deliver targeted advertisements that they believe will be of most interest to you. We do not have access to the cookies that may be placed by the third-party ad servers or ad networks.

Security

We use appropriate security measures to protect all personal information collected in a secure, controlled environment while it is under our control. In addition, we configure the list server software to refuse to divulge the e-mail addresses of the list subscribers to anyone other than authorized staff members, agents, contractors or affiliates, including other list subscribers. In the event of a security breach whereas your personal information is acquired by an unauthorized person, we will take appropriate steps to contain the breach and to notify you of the unauthorized acquisition.

Indemnity

As a condition of use of this web site, you agree to indemnify ACT Appraisal, Inc, its officers, employees and agents against any and all liability, expenses (including attorney's fees) and damages arising out of claims resulting

from your use of this web site, including without limitation any claims alleging facts that if true would constitute a breach by you of these terms and conditions.

Disclaimer of Damages

By using ACT Appraisal, Inc.'s web pages, you assume all risks associated with the use of this site, including any risk to your computer, software or data being damaged by any virus, software, or any other file which might be transmitted or activated via an ACT Appraisal, Inc. web page or your access to it. ACT Appraisal, Inc. shall not in any event be liable for any direct, indirect, punitive, special, incidental, or consequential damages, including, without limitation, lost revenues, or lost profits, arising out of or in any way connected with the use or misuse of the information or lack of information on the ACT Appraisal, Inc. web site or with the delay or inability to use this web site, or from any information, documents, services, software, or other material obtained through this web site, or otherwise arising out of the use of this web site, whether based on contract, tort, strict liability or otherwise, even if ACT Appraisal, Inc. and/or any of its employees/affiliates has been advised of the possibility of damages. ACT Appraisal, Inc. shall not be liable for any loss or injury caused in whole, or in part, by its actions, omissions, or contingencies beyond its control, including in procuring, compiling, or delivering the information, or arising out of any errors, omissions, or inaccuracies in the information regardless of how caused, or arising out of your decision, or action taken or not taken in reliance upon information furnished.

Disclaimer of Association

You acknowledge that no joint venture, partnership or employment relationship exists between you and ACT Appraisal, Inc. as a result of this privacy policy or use of this web site. You agree not to hold yourself out as a representative, agent, or employee of ACT Appraisal, Inc. and ACT Appraisal, Inc. shall not be liable for any representation, act or omission by you.

Choice and Access

If you would like to access, change and/or delete personal information previously provided, or opt out of receiving communications from us, please e-mail us at requests@actappraisal.com.

Children

We adhere to the federal privacy protection standards articulated in the Children's Online Privacy Protection Act ("COPPA"). We do not collect personal information online from children under 13 without their parent's consent.

Questions and Concerns

If you have any questions about this privacy policy, the practices of this web site, or your dealings, please contact us at requests@actappraisal.com.

Bryan Franks

Bryan Franks
Founder