

COMMUNITY BUSINESS DIRECTORY PRIVACY & DATA PROTECTION POLICY

This Business Directory Privacy and Data Protection Policy (“Privacy Policy”) establishes the data privacy, handling, and security practices between the sponsoring Mortgage Loan Officer and Sponsoring Institution (collectively, the "Sponsor") and your company (the "Participating Business" or "Sponsor Business").

By executing our Directory Sponsorship Agreement, submitting your business details, or participating in our sponsored digital community business directory (the "Directory"), you agree to the data practices and terms outlined below.

1. Categories of Information We Collect & Retain

We collect personal and professional information necessary to set up and maintain your complimentary directory listing. Below are the specific categories of data we collect, why we collect them, and how long they are kept:

- **A. Contact Information:**

- *What we collect:* Representative name, business phone number, business email address, physical address, and website link.
- *Source of collection:* Submitted directly by you via our online portal or registration forms.
- *Purpose of use:* To publish your listing on the Directory and deliver administrative or newsletter updates.
- *Retention:* Retained for the active duration of the Sponsor's directory subscription plus a reasonable period of up to 3 years to comply with standard record-keeping rules.

- **B. Public Business Information:**

- *What we collect:* Your business category/industry and details about your services.
 - *Purpose of use:* To format and categorize your advertisement on the public directory page.
 - *Retention:* Retained for the active duration of your directory listing.
-

2. Our Guarantee: No Selling or Sharing of Your Information

- **2.1 Zero Commercialization:** The Sponsor does not sell, rent, lease, or trade your personal or professional contact details to third-party data brokers, marketers, or competitors.
 - **2.2 No Behavioral Tracking:** The Sponsor does not "share" (as defined under California's privacy laws) your personal details with third parties for cross-context behavioral or targeted advertising purposes. Your details are used strictly to provide you with the directory ad spot and direct professional email updates.
-

3. Software Platform Disclosure

- **3.1 Sourced Infrastructure:** The Participating Business acknowledges that the Directory is hosted and operated using proprietary administrative software supplied by an independent third-party provider, **marketingusa.net** (the "Platform Provider").
 - **3.2 Neutral Pipeline:** The Platform Provider merely supplies the software infrastructure and database routing. The Platform Provider is not a party to our agreement, does not manage directory relationships, does not communicate with the Participating Business, and holds absolutely zero liability for data handling, compliance, or system downtime.
-

4. Technical Security & Encryption

Every commercially reasonable technical safeguard is implemented to protect your data. All public and administrative data transmission paths on the platform utilize active Secure Sockets Layer (SSL/HTTPS) encryption. Your private account details and representative contact information are stored in secure, isolated digital environments.

5. Your State Privacy Rights (California Compliance)

Under applicable state privacy laws (including the California Consumer Privacy Act of 2018 and its amendments), representatives of Participating Businesses have specific rights regarding their personal data:

- **The Right to Know:** You have the right to request a disclosure of the specific categories and pieces of personal information we have collected about you over the prior 12 months.

- **The Right to Delete:** You have the right to request that we delete any personal information we have collected from you, subject to standard legal and tax-reporting exemptions.
 - **The Right to Correct:** You have the right to request that we correct any inaccurate personal or business details on your profile.
 - **The Right to Non-Discrimination:** The Sponsor will never deny you directory placements, charge different rates, or provide lower-quality services if you choose to exercise your privacy rights.
-

6. How to Exercise Your Rights & Contact Us

- **6.1 Submitting a Request:** Any requests for profile modifications, contact info updates, or complete data deletion must be emailed directly to your sponsoring Mortgage Loan Officer.
- **6.2 Deletion & Processing Time:** Upon receipt of a valid deletion or correction request, the Sponsor will verify your identity and coordinate with the platform administration team (marketingusa.net) to ensure your data is permanently removed or updated in our active databases within thirty (30) days.