



Privacy Policy

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PUCEK REALTY, LLC

FOUNDER

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1. 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 our 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.

2. How is personal information collected?

This brokerage may obtain personal information in the following ways:

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

(2) in lease applications a prospective tenant completes;

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

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

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

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

3. How and when is the personal information used?

Personal Information from Prospective Tenants:

The personal information that prospective tenants provide to this brokerage is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. The information in the consumer reports may be discussed with landlords for whom this brokerage manages property. This brokerage also reports information to credit reporting agencies and uses personal information to complete those reports.

Personal Information from Owners of Properties Managed by the Brokerage: When this brokerage acts as a property manager for a property owner, the brokerage uses the property owner's personal information only: (a) to deliver the required management services; (b) to file any required reports with governmental agencies (for example, the IRS); or (c) for other purposes the property owner may authorize.

Personal Information from Clients: When this brokerage represents a person (buyer, seller, landlord, or tenant) 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. If this brokerage represents a prospective tenant in a lease transaction, the personal information may, on the tenant's behalf and with the tenant's knowledge, be discussed with and provided to landlords or their agents. This brokerage and its agents exercise reasonable discretion when discussing any personal information with others.

4. How is the personal information protected?

Written files in this brokerage are converted to electronic records.

Electronic records are protected under an access name and password assigned to persons in this brokerage. Records can only be accessed via secured connections.

This brokerage 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.

This brokerage does not permit its employees or agents to make copies of consumer reports or records of insurance claims. The consumer reports retained in the brokerage's files are not to be accessed in the future as a convenience to customers or clients.

The individual agents that work with this brokerage are independent contractors and the agent with whom a customer or client works with may maintain a separate transaction file. The brokerage instructs its agents to not permit other persons to access the personal information in files the agents maintain.

The brokerage instructs its agents to protect the personal information in the agents' files in the same manner as described in this policy.

5. Who has access to the personal information?

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

- (1) the agent or broker who is servicing or coordinating the transaction;
- (2) the office manager (where applicable) to whom the agent reports; and
- (3) the owner of the brokerage.

Property owners for whom the brokerage manages properties do not have access to personal information in the brokerage's files. However, the brokerage and its agents may discuss the information in a tenant's consumer report or lease application with a property owner. Copies of such information are provided to the landlord only:

- (1) with the tenant's consent; or
- (2) if the brokerage

ceases to be the property manager and the landlord requests that the files be sent to the landlord, the landlord's attorney, or the new property manager.

Personal information from a buyer, seller, landlord, or tenant may be discussed with others (such as mortgage lenders or prospective landlords) only as is reasonably necessary to negotiate or close the transaction or to provide the services the customer or client seeks from this brokerage.

This brokerage may, at the customer's or client's request, provide personal information to service providers in a transaction such as a title brokerage or mortgage brokerage if it is necessary to expedite or complete a transaction.

If the brokerage is required by law to allow others to access the personal information in the brokerage's files, the brokerage will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations). The brokerage will also allow law enforcement agencies access to personal information in order to cooperate with such investigations.

6. How is the personal information disposed?

This brokerage uses reasonable measures to dispose of personal information. Personal information is usually disposed of by shredding or burning documents, 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.

7. Erroneous Records:

If this brokerage erroneously reports information to a consumer reporting agency, the brokerage will act to correct the information in the brokerage's records and request the reporting agency to correct the information in its records promptly after the brokerage has learned and determined that the report was in error.

If this brokerage maintains an erroneous record that a consumer has issued a dishonored check, the brokerage will promptly delete the record after the brokerage and consumer agree that the information is in error or after the consumer provides the brokerage with a law enforcement agency report stating that the dishonored check was not authorized.

Notice: This brokerage asks any person who provides personal information to this brokerage or one of its agents to identify the information at that time as "personal information."