

## **How We Collect and Use Information**

We collect the following types of information about you:

### *Information you provide us directly:*

We ask for certain information such as your real name, address, phone number and e-mail address when you register for a A & A Mortgage account, or if you correspond with us. We may also retain any messages you send through Sharefile, and may collect information you provide in User Content.

### *Information we may receive from third parties:*

We may receive information about you from third parties. For example, if you access our websites or Website through a third-party connection or log-in, for example, through Facebook Connect, by “following,” “liking,” adding the A & A Mortgage application, linking your account to the A & A Mortgage Website, etc., that third party may pass certain information about your use of its website to A & A Mortgage. This information could include, but is not limited to, the user ID associated with your account (for example, your Facebook UID), an access token necessary to access that website, any information that you have permitted the third party to share with us, and any information you have made public in connection with that website. If you allow us access to your friends list, your friends’ user IDs, and your connection to those friends, may be used and stored to make your experience more social, and to allow you to invite your friends to use our Website as well as provide you with updates if and when your friends join A & A Mortgage. You should always review, and if necessary, adjust your privacy settings on third-party websites and websites before linking or connecting them to the A & A Mortgage Website. You may also unlink your third party account from the Website by adjusting your settings on the third party website.

### *Analytics information:*

We may directly collect analytics data, or use third-party analytics tools and websites, to help us measure traffic and usage trends for our website. These tools collect information sent by your browser or mobile device, including the pages you visit and other information that assists us in improving the website. We collect and use this analytics information in aggregate form such that it cannot reasonably be manipulated to identify any particular individual user.

### *Cookies information:*

Full details can be found on our Cookie Policy. When you visit the website, we may send one or more cookies — a small text file containing a string of alphanumeric characters — to your computer that uniquely identifies your browser and lets A & A Mortgage help you log in faster and enhance your navigation through the site. A cookie may also convey information to us

about how you use the Website (e.g., the pages you view, the links you click and other actions you take on the Website), and allow us or our business partners to track your usage of the Website over time. A persistent cookie remains on your hard drive after you close your browser. Persistent cookies may be used by your browser on subsequent visits to the site. Persistent cookies can be removed by following your web browser's directions. A session cookie is temporary and disappears after you close your browser. You can reset your web browser to refuse all cookies or to indicate when a cookie is being sent. However, some features of the Website may not function properly if the ability to accept cookies is disabled. Full details can be found on our Cookie Policy.

*Log file information:*

Log file information is automatically reported by your browser or mobile device each time you access the Website. When you use our Website, our servers automatically record certain log file information. These server logs may include anonymous information such as your web request, Internet Protocol ("IP") address, browser type, referring / exit pages and URLs, number of clicks and how you interact with links on the Website, domain names, landing pages, pages viewed, and other such information.

*Clear gifs/web beacons information:*

When you use the Website, we may employ clear gifs (also known as web beacons) which are used to anonymously track the online usage patterns of our Users. In addition, we may also use clear gifs in HTML-based emails sent to our users to track which emails are opened and which links are clicked by recipients. The information allows for more accurate reporting and improvement of the Website.

*Device identifiers:*

When you access the Website by or through a mobile device (including but not limited to smartphones or tablets), we may access, collect, monitor and/or remotely store one or more "device identifiers," such as a universally unique identifier ("UUID"). Device identifiers are small data files or similar data structures stored on or associated with your mobile device, which uniquely identify your mobile device. A device identifier may be data stored in connection with the device hardware, data stored in connection with the device's operating system or other software, or data sent to the device by A & A Mortgage. A device identifier may convey information to us about how you browse and use the Website. A device identifier may remain persistently on your device, to help you log in faster and enhance your navigation through the Website. Some features of the Website may not function properly if use or availability of device identifiers is impaired or disabled.

*Location data:*

When you access the Website by or through a mobile device, we may access, collect, monitor and/or remotely store “location data,” which may include GPS coordinates (e.g. latitude and/or longitude) or similar information regarding the location of your mobile device. Location data may convey to us information about how you browse and use the Website. Some features of the Website, particularly location-based websites, may not function properly if use or availability of location data is impaired or disabled.

*Commercial and marketing communications:*

We use the information we collect or receive, such as your email address, to communicate directly with you. We may send you emails containing newsletters, promotions, and special offers. If you do not want to receive such email messages, you will be given the option to opt out or change your preferences. We also use your information to send you Website-related emails (e.g., account verification, purchase and billing confirmations and reminders, changes/updates to features of the Website, technical and security notices). You may not opt out of Website-related emails. You may also be able to be “found” on A & A Mortgage based on information that you provide (see “Find friends on A & A Mortgage”) above.

*Use of certain website type information we collect about you:*

We use or may use cookies, log file, device identifiers, location data and clear gifs information to: (a) remember information so that you will not have to re-enter it during your visit or the next time you visit the site; (b) provide custom, personalized content and information; (c) to provide and monitor the effectiveness of our Website; (d) monitor aggregate metrics such as total number of visitors, traffic, and demographic patterns; (e) diagnose or fix technology problems; (f) help you efficiently access your information after you sign in; (g) to provide advertising to your browser or device, and (h) automatically update the A & A Mortgage application on your mobile devices.

## **Sharing of Your Information**

We will not rent or sell your information into third parties outside A & A Mortgage and its group companies (including any parent, subsidiaries and affiliates) without your consent, except as noted below:

- Who we may share your information with: We may share your information with third-party business partners and Trusted Users for the purpose of providing the Website to you. Third party business partners will be given limited access to your information as is reasonably necessary to deliver the Website, and we will require that such third parties comply with this Privacy Policy, or operate under a similar privacy policy.
- Who can see User Content: Any User Content that you voluntarily disclose for posting to the Website becomes available to the public and cannot be removed, except by A & A Mortgage in its sole discretion. Once posted on A & A Mortgage, User Content may not

be removable from public view, as copies may remain viewable in cached and archived pages of the Website, on other sites that have republished us, or if other Users have copied or saved that information. If you do not wish your User Content to be available to the public, please don't post it on A & A Mortgage. Your username and if you choose to disclose it, your real name, will be published publicly. Once published your username and / or real name may not be able to be removed.

- Who can see your IP address: If you post User Content on the Website while not logged in, your IP address will be published with your User Content in order to attribute your contribution to the Website. A selection of Trusted Users with administrative powers on A & A Mortgage have the ability to review IP addresses of users to reduce abusive behavior. Any third party website embedded on A & A Mortgage such as an advertiser, video provider, social network or other third party will also have access to your IP address.
- Who can see your email address: If you enter an email address, you will enable communication from A & A Mortgage and other Users

*What happens in the event of a change of control:*

We may buy or sell/divest/transfer the company (including any shares in the company), or any combination of its products, websites, assets and/or businesses. Your information such as customer names and email addresses, User Content and other user information related to the Website may be among the items sold or otherwise transferred in these types of transactions. We may also sell, assign or otherwise transfer such information in the course of corporate divestitures, mergers, acquisitions, bankruptcies, dissolutions, reorganizations, liquidations, similar transactions or proceedings involving all or a portion of the company.

*Instances where we are required to share your information:*

A & A Mortgage will disclose your information where required to do so by law or subpoena or if we reasonably believe that such action is necessary to (a) comply with the law and the reasonable requests of law enforcement; (b) to enforce our Terms of Use or to protect the security, quality or integrity of our Website; and/or (c) to exercise or protect the rights, property, or personal safety of A & A Mortgage, our Users, or others.

*Sharing certain website type information we collect about you:*

We may share certain website type information, including information obtained through tools such as cookies, log files, device identifiers, location data and clear gifs (such as anonymous usage data, referring/exit pages and URLs, platform types, number of clicks, etc.): (i) with our third-party business partners for the purposes described in the section above on "How We

Collect and Use Information.” We may also aggregate or otherwise strip data of all personally identifying characteristics and may share that aggregated, anonymized data with third parties.

#### *Ads on A & A Mortgage:*

We may also share certain information such as your location, browser, and cookie data and other data relating to your use of our Website with our business partners to deliver advertisements (“ads”) that may be of interest to you. A & A Mortgage may allow third-party ad servers or ad networks to serve advertisements on the Website. These third-party ad servers or ad networks use technology to send, directly to your browser or mobile device, the ads and ad links that appear on the Website, and will automatically receive your IP address when they do so. They may also use other technologies (such as cookies, JavaScript, device identifiers, location data, and clear gifs, see above) to compile information about your browser’s or device’s visits and usage patterns on the Website and on other websites, and to measure the effectiveness of their ads and to personalize the advertising content delivered to you.

For example, Google uses DART cookies in order to deliver ads to you through the Website. Google’s use of the DART cookie enables it and its partners to serve ads to you based on your visit to the Website and previous websites that you may have visited. Other advertising networks also use similar cookies, clear gifs, or other mechanisms to deliver targeted advertising to you through the Website. You can delete these cookies by following the instructions here: <http://www.A & A Mortgage.com/Clear-Your-Browser%27s-Cookies> . You may opt out of use of Google’s DART cookie and cookies placed by Network Advertising Initiative (NAI) certified ad networks here: [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp) . Opting out of these cookies will be effective not only on the Website, but on all websites with NAI certified advertising networks. However, these opt-outs will be ineffective on networks that are not NAI certified.

Please note that an advertiser may ask A & A Mortgage to show an ad to a certain audience of Users (e.g., based on demographics or other interests). In that situation, A & A Mortgage or our Partners determines the target audience and A & A Mortgage serves the advertising to that audience and only provides anonymous data to the advertiser. If you respond to such an ad, the advertiser or ad server may conclude that you fit the description of the audience they are trying to reach.

To enhance your user experience or help us improve and measure our effectiveness, A & A Mortgage may embed code from third parties on the Website. Examples of such parties may include Facebook, Twitter, Pinterest, Google, YouTube, Howcast, VideoJug, AOL, and others. These third parties may collect information about you including IP address, cookies in ways A & A Mortgage does not control.

The A & A Mortgage Privacy Policy does not apply to, and we cannot control the activities of third-parties. Please consult the respective privacy policies of such third parties or contact such third parties for more information.

## **How We Store and Protect Your Information**

### *Storage and Processing:*

Your information collected through the Website may be stored and processed in the United States or any other country in which A & A Mortgage or its subsidiaries, affiliates, or website providers maintain facilities. A & A Mortgage may transfer information that we collect about you, including personal information, to affiliated entities, or to other third parties across borders and from your country or jurisdiction to other countries or jurisdictions around the world. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that we may transfer information, including personal information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction, and you consent to the transfer of information to the U.S. or any other country in which A & A Mortgage or its parent, subsidiaries, affiliates, or website providers maintain facilities and the use and disclosure of information about you as described in this Privacy Policy.

### *Keeping your information safe:*

A & A Mortgage cares about the security of your information, and uses commercially reasonable safeguards to preserve the integrity and security of all information collected through the Website. To protect your privacy and security, we take reasonable steps (such as requesting a unique password) to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email communications from A & A Mortgage, at all times. However, A & A Mortgage cannot ensure or warrant the security of any information you transmit to A & A Mortgage or guarantee that information on the Website may not be accessed, disclosed, altered, or destroyed. Your privacy settings may also be affected by changes to the functionality of third party sites and websites that you add to the A & A Mortgage Website, such as social networks. A & A Mortgage is not responsible for the functionality or security measures of any third party.

### *Compromise of information:*

In the event that any information under our control is compromised as a result of a breach of security, A & A Mortgage will take reasonable steps to investigate the situation and where appropriate, notify those individuals whose information may have been compromised and take other steps, in accordance with any applicable laws and regulations.

## **Your Choices about Your Information**

You control your account information and settings: You may update your account information and email-communication preferences at any time by logging in to your account and changing

your profile settings. You can also stop receiving promotional email communications from us by modifying your preferences at <http://www.A & A Mortgage.com/Special:Preferences>.

We make every effort to promptly process all unsubscribe requests. As noted above, you may not opt out of Website-related communications (e.g., account verification, purchase and billing confirmations and reminders, changes/updates to features of the Website, technical and security notices). If you have any questions about reviewing or modifying your account information, you can contact us directly at [wiki@A & A Mortgage.com](mailto:wiki@A & A Mortgage.com).

#### *Opting out of collection of your information for Tracking / Advertising:*

Please refer to your mobile device or browser's technical information for instructions on how to delete and disable cookies, and other tracking/recording tools. Depending on your type of device, it may not be possible to delete or disable tracking mechanisms on your mobile device. Note that disabling cookies and/or other tracking tools prevents A & A Mortgage or its business partners from tracking your browser's activities in relation to the Website, and for use in targeted advertising activities by third parties. However, doing so may disable many of the features available through the Website.

#### *How long we keep your private profile information:*

Following termination of your User account, A & A Mortgage may retain your private profile information for a commercially reasonable time for backup, archival, or audit purposes. For the avoidance of doubt, any information that you choose to make public on the website may not be removable.

### **Children's Privacy**

A & A Mortgage does not knowingly collect or solicit any information from anyone under the age of 13 or knowingly allow such persons to register as Users. The Website and its content are not directed at children under the age of 13. In the event that we learn that we have collected personal information from a child under age 13 without verification of parental consent, we will delete that information as quickly as possible. If you believe that we might have any information from or about a child under 13, please contact us.

### **Links to Other Websites and Websites**

We are not responsible for the practices employed by websites or websites linked to or from the Website, including the information or content contained therein. Please remember that when you use a link to go from the Website to another website, our Privacy Policy does not apply to third-party websites or websites. Your browsing and interaction on any third-party website or website, including those that have a link or advertisement on our website, are subject to that third party's own rules and policies. In addition, you agree that we are not responsible and we do not control over any third-parties that you authorize to access your User Content. If you are

using a third-party website or website (like Facebook, Google groups, or an IRC chatroom) and you allow such a third-party access to you User Content you do so at your own risk. This Privacy Policy does not apply to information we collect by other means (including offline) or from other sources other than through the Website.