

MTL Advocates Privacy Policy

Thank you for visiting MTL Advocates ("Company") located at (the "Site"). This Privacy Policy outlines the privacy practices associated with the Site, and you hereby agree to it in its entirety, including but not limited to: (i) access or use the Site; (ii) ; (iii) ; and/or (iv) obtain, or attempt to obtain, any products and/or services. Your use of the Site is conditioned upon your acceptance of the terms contained herein. If you do not agree to the terms contained herein, please do not access or use the Site.

Collection of Personal Information

We collect personal information directly from you when you visit and interact with the Site, as we buy media to build consumer awareness, and when you when you open and/or click on email advertisements, as well as if you request to unsubscribe from receiving future email advertisements from us.

The types of personal information that we collect automatically through the Site include: (i) your IP address; (ii) referring web page; (iii) your age range; (iv) cookies, beacons, pixel tags, and mobile ad identifiers; and (v) geolocation data. Our servers automatically recognize your IP address each time you visit the Site and the web page from which you came. Your IP address is used to help identify you and to gather broad demographic information about you to and to better tailor our product and service offerings contained within the Site. Your IP address can also be used to help diagnose problems with our servers, and to administer the Site. We also collect additional personal information which you submit to us through the Site including: (i) your first name; (ii) your last name; (iii) your email address; (iv) your telephone number; and (v) any other information requested in a web form contained on the Site.

The first time that a user provides an e-mail address in connection with their activities at the Site, we assign an identification number to that e-mail address and deploy a cookie to the applicable user's PC. A cookie is a small data text file, which is stored on your computer's hard drive (if your web browser permits) that can later be retrieved to identify you to us. Cookies make your use of the Site easier, make the Site run more smoothly, and help us to maintain a secure Site. The cookies may collect information about you, such as the referring website address, your IP address, your browser type and version, your Internet service provider, the area code and zip code associated with your server, the time and date of your visit, and the time spent on the Site. Whenever a user comes back to the Site using the same PC, the cookie allows the Site to identify the user and to recall the users e-mail address. If, at any time, a user provides other information in connection with their activities on the Site (such as name, address, etc.), we may store that information, along with a user's e-mail address, in our database. We may use the information stored in our database: (i) to effectuate the purpose or transaction for which the information was originally provided by a user; (ii) to ensure that a user will not be repeatedly exposed to the same advertisements, offers and/or promotions while visiting the Site; (iii) to pre-populate information fields in the event that user wishes to purchase products and/or services or sign up for and/or subscribe to services, promotions or other offers in the future; (iv) to, in connection with regular communication with a user, include offers, promotions or advertisements that were historically, or are likely to be, of interest to that user; or to track your use of the Site, and to customize the content that you might see on the Site. To disable and reject cookies, adjust the settings via the options menu of your Internet browser. Many web browsers offer their users to opt to not be tracked, however unless otherwise required by law, we do not guarantee that we will respond to such Do Not Track signals.

Other methods of tracking: An action tag or a web-beacon (also known as a clear gif/pixel tag) is a method used to track responses or actions by visitors who view certain advertisements and/or other information on the Site. Action tags are 1x1 pixel images embedded in a website page that are used to transparently collect information. We may use action tags to count the number of times that visitors click on a particular banner ad or visit the pages of the Site and to provide information about what products/services are viewed or purchased. We reserve the right to retain this cookie and action tag data indefinitely, and to share information generated by these cookies and action tags with our advertisers, affiliates and service providers.

We also collect personal information through advertising networks, internet service providers (ISPs), operating systems, and social networks.

Usage of Personal Information

The above personal information is used: 1) to provide you with the ability to access and interact with the Site; 2) personalize and improve the Site and/or to contact you when necessary in connection with transactions entered into by you on the Site; 3) to provide you with information that you may request and fulfill requests submitted through the Site; 4) to track consumer interaction with the Site and with our email advertisements (counting ad impressions, verifying positioning and quality of ad impressions); 5) for advertising/marketing services; 6) to detect security incidents, or protect against malicious, deceptive, fraudulent, or illegal activity; 7) to debug to identify and repair errors that affect functionality; 8) for short-term, transient use; 9) for customer service; 10) for analytics, internal research and business purposes; 11) to verify and maintain quality or safety on the Site; and 12) for legal compliance.

We may also combine the information we have gathered about you with information from other sources. We may use third parties to help us operate our business and the Site or to administer activities on our behalf.

When you submit your request for information through the Site by clicking on "the submit button", you hereby agree and acknowledge that your personal information will be placed into Company's database and that such personal information will be shared with third parties for marketing purposes. By submitting your personal information on the Site, you agree that we may share such personal information with our third party service providers in order to complete your request for the services featured on the Site. Our third party service providers may use the personal information that we transfer to them for any lawful purposes, subject to any restrictions contained herein including, without limitation, in connection with contacting you for purposes of completing your request for the services. To the extent that you submit any additional information on any site(s) hosted by a third party service provider, such information shall be governed by such third party service provider's privacy policy. Please be advised that Company does not itself provide products and/or services. The services will be provided by third party service providers, and the ultimate terms and conditions of the services will be determined by those third party service providers.

MTL Advocates provides its users with the opportunity to receive special products, offers and/or services from third parties including, but not limited to, our third party service providers. Where you indicate the desire to receive certain offers, products or services from a third party during the applicable information collection process, your personal information that was provided during the information collection process will be shared with the applicable third party so that such third party may provide their product or service to you and so that you do not have to complete another information collection form to purchase or receive that product or service.

We may share the personal information that you supply to us with any third party and we may work with other businesses to bring selected retail opportunities to our users. These businesses and third parties may include, but are not limited to third party individuals, companies, and/or service providers we use to perform certain functions on our behalf. Examples of such functions include sending direct and electronic mail, removing duplicate information from user lists, analyzing data and providing marketing analysis. Such third party service providers performing these limited functions on our behalf shall have access to our users' personal information as needed to perform their functions for us, but we do not permit

them to use your personal information for other purposes. Your email will be shared with our preferred mailing partner and other brands believed to be of interest to you for the purpose of sending third party promotional email communication. You may unsubscribe from any such emails at any time.

We use demographic information to tailor the Site to the interests of our users. Demographic data may be shared with third parties including our third party advertisers so that they can tailor their advertisements to the appropriate audience. We reserve the right to provide aggregate or group data about our users for lawful purposes. Aggregate or group data is data that describes the demographics, usage or characteristics of our participants as a group, without disclosing personally identifiable information. By submitting your information through the Site, you agree to allow us to provide such aggregate data to third parties. By agreeing to the terms of this Privacy Policy, you hereby consent to the disclosure of any record or communication to any third party when we, in our sole discretion, determine the disclosure to be appropriate.

We also reserve the right to release current or past user information in the event that we believe that the user is using, or has used, our products, services and/or Site: (i) in violation of the terms and conditions of this Privacy Policy or any other of our operating rules, policies, price schedules and other supplemental terms and conditions or documents that may be published by us from time to time; (ii) to commit unlawful acts; (iii) if such information is subpoenaed; provided, however, that, where permitted by applicable law, we shall provide you with e-mail notice, and opportunity to challenge the subpoena, prior to disclosure of any personal information pursuant to a subpoena; (iv) if we are sold or acquired; provided, however, that if we are involved in a merger, acquisition or sale of all or a portion of our assets, you will be notified via email and/or a prominent notice on the Site of any change in ownership or uses of your personal information, as well as any choices that you may have regarding your personal information; and/or (v) when we deem it necessary or appropriate including, without limitation, sharing your e-mail address with other third parties for suppression purposes in compliance with the CAN-SPAM Act of 2003, as amended from time to time, and Federal Trade Commission implementing regulations.

By registering at the Site, for purposes of the Amended Telemarketing Sales Rule (16 CFR Â§ 310 et seq.), as amended from time to time and applicable state do-not-call regulations. As such, notwithstanding that your telephone number may be listed on the Federal Trade Commissions Do-Not-Call List, and/or on applicable state do-not-call lists, we, as well as our third party service providers, retain the right to contact you via telemarketing in accordance with the Rule and applicable federal and state do-not-call regulations.

In addition, you agree that by submitting your personal information through the Site, (where such marketing is permitted by applicable law). As such, notwithstanding that your mobile telephone number may be listed on state and/or federal Do-Not-Call registries, we retain the right to contact you via text-message based marketing in accordance with applicable state and federal law. Further, you agree that for any and all non-marketing uses permitted by this Privacy Policy and applicable law.

You may unsubscribe from any of our e-mail marketing programs at any time via an unsubscribe hyperlink that allows the recipient to unsubscribe from the specific marketing program by clicking the hyperlink provided and following the instructions that follow. We process all unsubscribe requests in a timely fashion, but cannot guarantee that you will never receive another mailing from us, as we may obtain your e-mail address again through a different e-mail marketing program that you have opted in to. If you receive another e-mail communication from us, you will be able to remove your e-mail address via the unsubscribe hyperlink. We are able to offer our free services, in part, based upon the willingness of our users to be contacted by our marketing partners, including affiliated third party advertisers. By allowing us to make the information that you supply available to our third party marketing partners, you will receive free product and service information that may be of interest to you. You may, at any time, notify us that you do not wish to have your personal information disclosed to third parties for offers and promotions by sending an e-mail to docs@mtladvocates.com.

TCPA Consent

This Site is compliant with the Telephone Consumer Protection Act as implemented by the Federal Communications Commission. By clicking the "submit" button on the Site, using technology including recurring auto-dialers, pre-recorded messages, and text messages, even if your phone is a mobile number or is currently listed on any state, federal, or corporate "Do Not Call" list. You understand that your telephone company may impose charges on you for these contacts, and that you can revoke this consent at any time. For SMS campaigns Text STOP to cancel and HELP for help. Message and data rates may apply. You are not required to give your consent as a condition of servic. By clicking the "submit" button and submitting this form, I affirm that I have read and agree to this Site's Terms and Conditions (including the arbitration provision and the E-SIGN consent) and Privacy Policy.

Security Precautions

The privacy of your personal information is very important to us. As such, we endeavor to safeguard our users' personal information. When users make personal information available to us, their personal information is protected both online and offline (to the extent that we maintain any personal information offline). Access to your personal information is strictly limited, and we take reasonable measures to ensure that your personal information is not accessible to the public. The servers that we store personal information on are kept in a secure physical environment. We also have security measures in place to protect the loss, misuse and alteration of personal information under our control. Please be advised, however, that while we take every reasonable precaution available to protect your data, no storage facility, technology, software, security protocols or data transmission over the Internet can be guaranteed to be 100% secure. Computer hackers that circumvent our security measures may gain access to certain portions of your personal information, and technological bugs, errors and glitches may cause inadvertent disclosures of your personal information; provided, however, that any attempt to breach the security of the network, our servers, databases or other hardware or software constitutes a crime punishable by law. For the reasons mentioned above, we cannot guarantee or warrant that your personal information will be absolutely secure. Any transmission of data at or through the Site is at your own risk.

All of our users' personal information is restricted in our offices. Only employees or third party agents who need the personal information to perform a specific job function are granted access to personal information. Employees not adhering to our policies are subject to disciplinary action. In compliance with applicable federal and state laws, we shall notify you and any applicable regulatory agencies in the event that we learn of an information security breach with respect to your personal information. You will be notified via e-mail in the event of such a breach. Please be advised that notice may be delayed in order to address the needs of law enforcement, determine the scope of network damage, and to engage in remedial measures.

Age Restrictions (Minors)

No information should be submitted to, or posted at, the Site by visitors under eighteen (18) years of age or the applicable age of majority (if greater than eighteen 18 years of age). Persons under eighteen (18) years of age or the applicable age of majority are not permitted to access the Site and we do not knowingly collect personal information from such individuals. We encourage parents and guardians to spend time with their children and to participate and monitor their online activities. To the extent that you believe that we have acquired the personal information of minors, please contact us immediately using the contact information below.

Third Party Partner Websites

The Site may contain links to other third-party owned and/or operated websites including, but not limited to, the websites of our third party service providers. Company is not responsible for the privacy practices or the content of such websites. In some cases, you may be able to make a purchase through one of their third party websites. In these instances, you may be required to provide certain information, such as a credit card number, to register or complete a transaction at such website. These third party websites have separate privacy and data collection practices and Company has no responsibility or liability relating to them.

Updating Your Information

At any time you may request MTL Advocates to: (i) amend the personal information that we have on file for you and/or (ii) remove personal information that you have provided to us, or that we have collected. You may do so by contacting us via e-mail at docs@mtladvocates.com; provided, however, that we ask individuals to identify themselves and the information requested to be accessed, amended or removed before processing such requests, and, to the extent permitted by applicable law, we may decline to process requests that are unreasonably repetitive or systematic, require disproportionate technical effort, jeopardize the privacy of others, or would be extremely impractical.

Please be advised that deleting your personal information may terminate or limit your ability to apply for services through the Site. If you wish to apply for services without any hindrance or limitation, you may decide not to delete the personal information that we have on file for you. Note that after you delete your personal information, residual copies may take a period of time before they are deleted from our active servers and may remain in our backup systems.

What Personal Information Do We Collect?

We collect, and have collected personal information about our visitors in the preceding 12 months in the following categories:

Categories of Personal Information (PI)	Specific Types	Categories of Personal Information (PI) Specific Types Business or Commercial Purpose for Which Each Category Will be Used
Identifiers (e.g., a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers)	First name; Last name; Email address; IP address;	Site access and interaction; Fulfillment of requests submitted through the Site; Personalize and improve the Site; Marketing; Internal database; Analyze the Site; Secure the Site; Customer service; and Legal compliance
Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	Age range; Phone number	Site access and interaction; Fulfillment of requests submitted through the Site; Marketing; Internal database; Internal analysis; Customer service; and Legal compliance

Categories of Personal Information (PI)	Specific Types	Categories of Personal Information (PI) Specific Types Business or Commercial Purpose for Which Each Category Will be Used
Internet or other electronic network activity information (e.g., browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement)	Time and date of your visit to the Site; Time spent on the Site; Referring web page; Specific webpages you visited, including any third party websites reached through the Site; Internet service provider; Domain name servers; Types of computers or devices accessing the Site; Web browser type and version; and Behavioral data (opens, clicks)	Site access and interaction; Fulfillment of requests submitted through the Site; Personalize and improve the Site; Marketing; Internal database; Analyze the Site; Secure the Site; Customer service; and Legal compliance
Geolocation data	Geographic region based on IP address; Area code and zip code associated with your web server	Site access and interaction; Fulfillment of requests submitted through the Site; Personalize and improve the Site; Marketing; Internal database; Analyze the Site; Secure the Site; Customer service; and Legal compliance

What Personal Information Do We Disclose or Sell?

We have disclosed personal information for a business purpose, or sold personal information to third parties in the preceding 12 months in the following categories:

Categories of Personal Information (PI)	Categories of Third Parties to Whom Such Information Was Disclosed or Sold
Identifiers (e.g., a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers)	Direct lead buyers, including investment companies; and marketing partners
Information that identifies, relates to, describes, or is capable of being associated with, a particular individual, including, but not limited to, his or her name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	Direct lead buyers, including investment companies; and marketing partners

In addition to the above, to the extent legally required to comply with applicable laws and regulations, or to respond to a lawful request, or to otherwise protect our rights, we may also disclose any of the above personal information to the requesting governmental agency, entity, or person. As we continue to develop our business, we might sell or buy assets. In such transactions, personal information collected through the Site may be one of the transferred business assets. Also, in the event that we, or substantially all of our assets, are acquired, such personal information will be included within the transferred assets.

We do not have any actual knowledge of the sale of personal information of minors under 16 years of age. There are no financial incentives to disclose.

Your Right to Request to Know and How to Submit a Verified Request to Know

A "request to know" is a request related to the personal information that a business has about such consumer. It may include a request for any or all of the following from us: 1) specific pieces of personal information that we have collected about you; 2) categories of personal information that we have collected about you; 3) categories of sources from which the personal information was collected; 4) categories of personal information that we have sold or disclosed for a business purpose about you; 5) categories of third parties to whom the personal information was sold or disclosed; and 6) the business or commercial purpose for collecting or selling personal information.

The CCPA permits requests to know from the same consumer up to twice in a twelve (12) month period.

To submit a request to know, please email your request to CCPA-optout@admediaryllc.com. To process your request, you may be required to submit your name, address, email address, and phone number in conjunction with your request. The name, address, email address and phone number which you provide will be used to verify your request and to attempt to identify you within our data records. If you elect to use an authorized agent to exercise your right to submit a request for information, we may require the following before processing the request: 1) provide proof of your written and signed permission with the authorized agent to act on your behalf; 2) directly verify your own identity with us; and 3) directly confirm with us that you provided the authorized agent permission to submit the request on your behalf. The information which you submit in conjunction with your request to know will be used for the express purposes of verification and providing you with responsive information to your request, if required.

Your Right to Non-Discrimination for the Exercise of Your Privacy Rights

California affords consumers with the right not to receive discriminatory treatment by a business for the exercise of their privacy rights conferred by the CCPA. This means that you cannot be denied goods or services; be charged different prices or rates; be provided with a different level or quality of goods or services; or have it suggested that you will receive a different price or rate or different level or quality of goods or services. However, a business may offer a financial incentive or price or service difference if it is reasonably related to the value of the consumer's data. A business shall notify consumers of any financial incentive or price or service difference.

Amendments

We may revise this Privacy Policy from time to time. If we make any material changes to this Privacy Policy, we will notify of such by posting the updated Privacy Policy, which shall include an "Updated" and the applicable date to indicate when the changes become effective.

Unauthorized Changes Liability

In no event shall we be liable for any damages of any kind arising in connection with: (i) your use of the Site; (ii) the unauthorized modification of your personal information; or (iii) advertisements provided by us, our marketing partners or any other third parties.

Your Acceptance of this Privacy Policy/Modifications

By using the Site including, without limitation, applying for services and/or continuing to receive information from us, you agree to the terms of our Privacy Policy. We reserve the right, at our discretion, to change, modify, add and/or remove portions of this Privacy Policy at any time. If the manner in which we use personal information changes, we will notify users by: (i) sending the modified Privacy Policy to our users via email; and/or (ii) by any other reasonable means acceptable under applicable state and federal law. You will have a choice as to whether or not we use your information in this different manner, and we will only use your information in this different manner where you opt-in to such use.

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