

This privacy policy sets out how “CULTIVATE REAL ESTATE” uses and protects any information that you give “CULTIVATE REAL ESTATE” when you use this website. “CULTIVATE REAL ESTATE” is committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified when using this website, then you can be assured that it will only be used in accordance with this privacy statement. “CULTIVATE REAL ESTATE” may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes. This policy is effective from 6/15/2022

### **GDPR Compliance:**

This Site is intended solely for individuals residing outside of the territory of the European Union. By accessing and using this Site, you hereby agree and represent either (i) you are not a resident of the European Union, or (ii) if you are a resident of the European Union, that you hereby provide express consent to any personal information which may be collected from you by this Site, including, but not limited to, first name, last name, email address, phone number, physical address, IP address, and social media accounts and information. In no event shall any user cause this Site to collect personal information of any individual residing in the European Union without first obtaining the express consent of such individual.

### **TCPA & Registration Terms:**

If you choose to register on our website you hereby consent to receive auto-dialed and/or pre-recorded telemarketing calls and/or text messages on provided number from or on behalf of CULTIVATE REAL ESTATE or its participating lenders or affiliates; from the following telephone number: 817-918-8958, or from other numbers related to or affiliated with the company, which may use an automatic telephone dialing system, an artificial or prerecorded voice or text message. Standard message and data rates may apply. You acknowledge that you may receive emails or communications with mortgage-related information. You also certify that the provided number is your actual cell phone number and not that of anyone else. Furthermore, if your cell phone number changes, we ask for prompt notice of the new number.

### **Terms & Conditions:**

By accessing this website, you are agreeing to the terms of use.

### **For Everyone, Especially Our Canadian Friends:**

(CASL) If you wish to register on this website you are giving expressed consent for us to email, call, and text message you. If you do not wish for this type of communication please do not register.

### **What we collect:**

We collect all information from our sign-up process. This information is disclosed during the sign-up process and can include name, email, city, state, gender, birthday, picture, website, and IP location.

What we do with the information:

We use this information to pass along to an agent to help you find a property. You will

be contacted by email, text, or phone using this information. Upon registration, your information will be shared with our supporting lender.

**Internal record keeping:**

We may use the information to improve our products and services. We may periodically send promotional emails about new products, special offers, or other information which we think you may find interesting using the email address which you have provided. From time to time, we may also use your information to contact you for market research purposes. We may contact you by email, phone, fax, or mail. We may use the information to customize the website according to your interests. We may provide your information to our third-party partners for marketing or promotional purposes. We will never sell your information.

**Security:**

We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure, we have put in place suitable physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

**How we use cookies:**

A cookie is a small file that asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes, and dislikes by gathering and remembering information about your preferences. We use traffic log cookies to identify which pages are being used. This helps us analyze data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system. Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us. You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

**Links to other websites:**

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

**Controlling your personal information:**

If you wish to opt-out of contact you can click on the unsubscribe link at the bottom of

any email correspondence. If you wish to opt-out of phone calls please email support@insiderealestate.com.

### **California Consumer Privacy Policy Compliance:**

We adopt this section to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this section.

### **Collection of Personal Information:**

We collect information that identifies, relates to, describes, references is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device (“personal information”). However, personal information does not include publicly available information from government records or de-identified or aggregated consumer information.

In particular, within the last twelve months we have collected the following categories of personal information: (a) identifiers; (b) personal information categories listed in the California Customer Records statute; (c) commercial information; (d) internet or other similar network activity; and (e) inferences drawn from other personal information. We gather these categories of personal information directly from you when you register to use our services and indirectly from you as you interact with our website. However, please note, that you may visit our website anonymously.

### **Use of Personal Information:**

We may use or disclose the personal information we collect for one or more of the following purposes:

1. To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to purchase a product or service, we will use that information to process your payment and facilitate delivery.
2. To provide support, personalize, and develop our website, products, and services.
3. To create maintain, customize and secure your account with us.
4. To process your requests, purchases, transactions, and payments and prevent transactional fraud.
5. To provide you with support and to respond to inquiries, including investigating and addressing your concerns and monitoring and improving response.
6. To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website and third-party sites.
7. For testing, research, analysis, and product development, including to develop and improve our website, products, and services.
8. To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
9. As described to you when collecting your personal information or as otherwise set forth in the CCPA.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

**Sharing Personal Information:**

We may disclose your personal information to a third party for business purposes. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contact. The CCPA prohibits third parties who receive your personal information from reselling it unless you have received explicit notice and an opportunity to opt-out of the sale of your personal information. We share your personal information only with service providers.

In the preceding twelve months, we have disclosed the following categories of personal information for a business purpose: (a) identifiers; (b) California Customer records personal information (as described above); (c) commercial information; (d) internet or other similar network activity; and (e) inferences drawn from other personal information. The only category of third parties with whom we share your personal information is service providers.

**Sale of personal information:**

In the preceding twelve months, we have not sold personal information.

**Your Rights and Choices:**

The CCPA provides consumers who are California residents with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

**Access to Specific Information and Data Portability Rights:**

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past twelve months. Once we receive and confirm your verifiable consumer request, we will disclose to you: (a) the categories of personal information we collected about you; (b) the categories of sources of the personal information we collected about you; (c) our business or commercial purpose for collecting or disclosing your personal information; (d) the categories of third parties with whom we share your personal information; (e) the specific pieces of personal information we collected about you (this is also called a data portability request); (f) if we disclosed your personal information for a business purpose we will provide the personal information categories that each recipient received.

**Deletion Request Rights:**

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we have received and confirmed your verifiable request, we will delete, and direct our service providers to delete, your personal information from our records, unless an exception applies.

We may deny your request if retaining the information is necessary for us or our service providers to: (1) complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, fulfill the terms of the written warranty or product recall conducted in accordance with federal law, or otherwise perform our contract with you; (2) detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities; (3) debug products to identify and repair errors that impair existing intended functionality; (4) exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; (5) comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.); (6) Engage in public or peer-reviewed scientific, historical or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent; (7) enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us; (8) comply with a legal obligation; or (9) make other internal and lawful uses of that information that are compatible with the context in which you provided it.

### **Exercising Access, Data Portability, and Deletion Rights:**

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either calling us at 8176488944 or e-mailing us at colt@cultivatere.net. Only you, or someone legally authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. To designate an authorized agent, please submit proof of authorization with the verifiable request.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative and describe your request with sufficient detail that allows us to properly understand, evaluate and respond to it. We cannot respond to your request or provide you with personal information if we cannot verify your identity or the authority to make the request and confirm the personal information relates to you. We will only use any personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. Making a verifiable request does not require you to create an account with us. We will never provide your social security number, credit card numbers, or any other sensitive personal information pursuant to a request under the CCPA, rather we will treat any such requests as requests to delete.

### **Response Timing and Format:**

We use our best efforts to respond to verifiable consumer requests within forty-five days of its receipt. If we require more time, up to ninety days, we will inform you of the reason

and the extension period in writing. We will deliver our written response by mail or electronically, at your option.

Any disclosure we provide will only cover the twelve-month period preceding the receipt of a verifiable consumer request. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another without hindrance, specifically in a portable document format sent through your account or the e-mail address provided.

We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

**Personal Information Sales Opt-Out and Opt-In Rights:**

We do not sell your personal information. If at any time we decide to sell your personal information, we will provide notice beforehand, pursuant to the CCPA, and provide instructions for you to opt-out of the sale of personal information.

**Non-Discrimination:**

We will not discriminate against you for exercising any of your rights under the CCPA. Specifically, unless permitted by the CCPA, we will not: (a) deny you goods or services; (b) charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties; (c) provide you a different level or quality of goods or services; or (d) suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services. However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to the value of your personal information and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires you to opt-in, which may be revoked at any time.