

Privacy Policy for Valerie Alfred Realty Group, LLC

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 or 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?

Valerie Alfred Realty Group, LLC obtains personal information in the following ways:

- (1) in consumer reports from reporting agencies to which this company subscribes in connection with lease applications, loan applications, or for other reasons that the consumer may authorize this company to obtain;
- (2) in lease applications a prospective tenant completes;
- (3) in other real estate related forms the customer or client completes in or related to a transaction; and
- (4) in tax reporting forms that the customer or client is required to complete and which are given to this company.

When completing the forms required above, the customer or client may send the information to this company by mail, fax, personal delivery, or by e-mail or electronic document. Customers or clients may occasionally provide personal information to this company 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 Valerie Alfred Realty Group, LLC is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. This company also reports information to credit reporting agencies and uses personal information to complete those reports.

Personal Information from Owners of Properties Managed by the Company: When Valerie Alfred Realty Group, LLC acts as a property manager for a property owner, the company 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 Valerie Alfred Realty Group, LLC represents a person (buyer, seller, landlord, or tenant) in a transaction the agent servicing the client may, on

the client's behalf and with the client's written instruction and approval, 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. This company and its agents will never release private information and or discuss without express written consent from client.

4. How is the personal information protected?

Written files in this company are protected under lock and key and only Broker of record has access to files. Electronic records are protected under an access name and password assigned to persons in this company. This company does not permit its employees or agents to make copies of consumer reports or records of insurance claims. The consumer reports retained in the company's files are not to be accessed in the future as a convenience to customers or clients. The individual agents that work with this company are independent contractors and the agent with whom a customer or client works with may maintain a separate transaction file. The company instructs its agents to not permit other persons to access the personal information in files the agents maintain. The company 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 company's files:

- (1) the agent or broker who is servicing or coordinating the transaction;
- (2) the owner of the company
- (3) specific employees of the company on an as needed basis

Property owners for whom the company manages properties do not have access to personal information in the company's files. Due to laws which may affect disclosure of private and credit information, Landlord shall not be provided with the tenant's credit report and/or application unless specifically authorized in writing by the tenant(s) and the provider of the credit report survives termination of services. Tenant sensitive data and leases are maintained for a period of two years from when leased property is vacated and is then disposed.

This company may, at the customer's or client's express written request, provide personal information to service providers in a transaction such as a title company or mortgage company if it is necessary to expedite or complete a transaction. If the company is required by law to allow others to access the personal information in the company's files, the company will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations). The company 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 company 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:

8.

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

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

Notice: Valerie Alfred Realty Group, LLC asks any person who provides personal information to the company or one of its agents to identify the information at that time as "personal information."