## **Privacy Policy**

Effective and last updated October 2, 2023

## INTRODUCTION

NAF Homes, Inc. ("NAF Homes," "we," "our," or "us") respects the privacy of your information. This Privacy Policy is designed to assist you in understanding how we collect, use, share, and safeguard your information. This Privacy Policy applies to individuals who access this website and our mobile applications (collectively, "Sites") and any of our online and, where required, offline services (collectively, "Services").

From time to time, we may change this Privacy Policy. If we do, we will post an amended version on this webpage. Please review this **Privacy Policy** periodically.

For more information as to our use of cookies and other tracking technologies, please see our **Cookie Policy**.

This Privacy Policy covers the following topics:

- 1. PERSONAL DATA WE COLLECT
- 2. How WE USE YOUR PERSONAL DATA
- 3. How WE SHARE YOUR PERSONAL DATA
- 4. THIRD PARTY SERVICES
- 5. Opt-Out Preference Signals
- 6. SECURITY
- 7. THIRD PARTY LINKS
- 8. CHILDREN'S PRIVACY
- 9. ACCESSIBILITY
- **10. MEDIA INFORMATION**
- **11. HOW TO CONTACT US**
- 1. PERSONAL DATA WE COLLECT

We collect personal data from you through your use of the Sites and Services. Personal data is information that is linked or reasonably linkable to an identified or identifiable individual. We collect the following types of personal data:

## **Personal Data You Provide**

We collect the following personal data that you voluntarily provide to us in using our Sites and Services:

- *Get a Quote, Inquire or Request Information.* If you request to receive a quote, inquire on one of our Sites, or request information on our products and services, we will collect your first and last name, email address, telephone number, and other general information to customize the service offerings, such as your income range and estimated sale price of the home.
- *Contact Us or an Agent.* If you request to speak with an agent through our online form, we will collect your first and last name, email address, and telephone number. We will also collect your email address and any information you choose to provide to us when you contact us by email.
- *Apply to Join Our Team.* If you apply for a job opening or to become a loan officer, we will collect information such as your first and last name, email address, telephone number and home address.

To review or request changes to any of your personal data, please contact us as described in the "**How to Contact Us**" section below.

## Personal Data as You Navigate Our Sites

We automatically collect certain personal data through your use of the Sites and our use of cookies and other tracking technologies, such as the following:

- *Usage Information.* For example, the pages on the Sites you access, the frequency of access, and what you click on while on the Sites.
- *Device Information.* For example, hardware model, operating system, application version number, and browser.
- *Mobile Device Information*. Aggregated information about whether the Sites are accessed via a mobile device or tablet, the device type, and the carrier.
- *Location Information*. Location information from visitors to the Sites on a city-regional basis.

To learn more about how we use cookies and to manage your cookie settings, please see our **<u>Cookie Policy</u>**.

# Personal Data We Collect About You from Other Sources

In some cases, we may receive personal data about you from other sources, such as advertising networks, internet service providers, data analytics providers, government entities, operating systems and platforms, social networks, and data brokers.

## 2. How WE USE YOUR PERSONAL DATA

We use the personal data we collect to provide the Services to you, to improve our Sites and Services, and to protect our legal rights. In addition, depending on how you interact with our Sites and Services, we may use the personal data we collect to:

- Process your account registration;
- Review your job application;
- Provide member account disclosures and notifications for certain loan activity;
- Respond to your requests, feedback, and inquiries;
- Contact you regarding our products and services that we feel may be of interest to you to unsubscribe from our marketing emails, please click the unsubscribe link included in the footer of our emails;
- Communicate with you about our Sites or Services or to inform you of any changes to our Sites or Services;
- Provide support;
- Maintain and improve our Sites and Services;
- Protect the security and integrity of our Sites and Services;
- Investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, or violations of our <u>Terms</u> of <u>Use</u>, and to otherwise fulfill our legal obligations;
- Monitor compliance with and enforce this Privacy Policy and any other applicable agreements and policies;
- Defend our legal rights and the rights of others;
- Fulfill any other purposes for which you provide it, or any other purpose we deem necessary or appropriate;
- Efficiently maintain our business; and
- Comply with applicable law.

## 3. HOW WE SHARE YOUR PERSONAL DATA

We may share the personal data that we collect about you in the following ways:

- With vendors who perform data or site-related services on our behalf (e.g., email, hosting, maintenance, backup, analysis, etc.);
- With vendors to prepare, deploy and analyze advertising content;
- To the extent that we are required to do so by law;
- In connection with any legal proceedings or prospective legal proceedings;
- To establish, exercise, or defend our or a third party's legal rights, including providing information to others for the purposes of fraud prevention;
- With any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal data where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal data;
- With any other person or entity as part of any business or asset sale, equity transaction, merger, acquisition, bankruptcy, liquidation, or similar proceeding or in preparation for any of these events;
- With <u>partners</u> to provide you with information about a mortgage loan, real estate and/or home-related products or services that may be of interest to you;
- With third parties involved in your transaction, such as real estate agents;
- With any other person or entity where you consent to the disclosure; and
- For any other purpose disclosed by us when you provide the personal data or for any other purpose we deem necessary, including to protect the health or safety of others.

## 4. THIRD PARTY SERVICES

#### Software

Company's Websites and Apps may use the Google Maps API, Google Places API Google Geocoding API, Google Geolocation API, Google Street View Static API, Google Maps Elevation API, and/or other Google offerings. Google's Privacy Policy is incorporated herein by reference.

## 5. Opt-Out Preference Signals

The Sites recognize the Global Privacy Control ("GPC") signal. If you are using a browser setting or plug-in that sends an opt-out preference signal to each website you visit, we will treat that as a valid request to opt out. To download and use a browser supporting the GPC browser signal, click here: https://globalprivacycontrol.org/orgs. If you choose to use the GPC signal, you will need to turn it on for each supported browser or browser extension you use.

Some internet browsers incorporate a "Do Not Track" feature that signals to websites you visit that you do not want to have your online activity tracked. Given that there is not a uniform way that browsers communicate the "Do Not Track" signal, the Sites do not currently interpret, respond to, or alter their practices when they receive "Do Not Track" signals.

## 6. SECURITY

We maintain commercially reasonable security measures to protect the personal data we collect and store from loss, misuse, destruction, or unauthorized access. However, no security measure or modality of data transmission over the Internet is 100% secure. Although we strive to use commercially acceptable means to protect your personal data, we cannot guarantee absolute security.

## 7. THIRD PARTY LINKS

The Sites may contain links that will let you leave the Sites and access another website. Linked websites are not under our control. We accept no responsibility or liability for these other websites.

## 8. CHILDREN'S PRIVACY

The Sites and Services are not intended for children under 13 years of age. We do not knowingly collect, use, or disclose personal data from children under 13.

## 9. ACCESSIBILITY

We are committed to ensuring this Privacy Policy is accessible to individuals with disabilities. If you are using a screen reader or other auxiliary aid and are having problems viewing this Privacy Policy, please call (844) 626-1300 for assistance.

## **10. MEDIA INFORMATION**

We obtain contact details and other personal information regarding media contacts and influencers from a variety of sources, including Cision. If you wish to know about how such information is collected and used, please refer to Cision's privacy policy notice at: www.cision.com/us/legal/privacy-policy/.

## **11. HOW TO CONTACT US**

To contact us for questions or concerns about our privacy policies or practices, please contact us via email at <u>PrivacyRequest@nafhomes.com</u> or via telephone at (844) 626-1300.