

TERMS AND CONDITIONS OF USE
PLEASE READ CAREFULLY BEFORE USING THIS WEBSITE

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2) HOW WE USE INFORMATION

- a) Like other web publishers, we collect information to enhance your visit and deliver more individualized content and advertising and aggregated Information (information that does not personally identify you) may be used in many ways. For example, we may combine information about your usage patterns with similar information obtained from other users to help enhance our site and services (e.g., to learn which pages are visited most or what features are most attractive). Aggregated Information may occasionally be shared with our advertisers and business partners. We may use personally identifiable information collected to communicate with you about your registration and customization preferences; our Terms of Service and privacy policy; services and products offered by and other topics we think you might find of interest.
- b) Any information provided by you to www.foreclosureoceanfrontcondo.com including but not limited to feedback, data, questions, comments, suggestions, or the like, shall be deemed to be non-confidential.
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- e) Personally identifiable information collected by us may also be used for other purposes, including but not limited to site administration, troubleshooting, processing of e-commerce transactions, administration of sweepstakes and contests, and other communications with you or with any other entity.
- f) Certain third parties who provide technical support for the operation of our site (our Web hosting service for example) may access such information.
- g) From time to time, as we continue to develop our site, we may sell, buy, merge or partner with other companies or businesses. In such transactions, user information may be among the transferred assets.
- h) We may also disclose your information in response to a court order, at other times when we believe we are reasonably required to do so by law, in connection with the collection of amounts you may owe to us, and/or to law enforcement authorities whenever we deem it appropriate or necessary. Please note we may not provide you with notice prior to disclosure in such cases.
- i) www.foreclosureoceanfrontcondo.com strives to offer its visitors the many advantages of Internet technology and to provide an interactive and personalized experience. We may use Personally Identifiable Information (your name, e-mail address, street address, telephone number) subject to the terms of this privacy policy.
- j) We may use the information you provide about yourself to fulfill your requests for our products, properties, programs, and services, to respond to your inquiries about offerings, and to offer you other products, programs or services that we believe may be of interest to you.
- j) We sometimes use this information to communicate with you, such as to notify you when there is a foreclosure or when to fulfill a request by you or others or respond to an inquiry.
- k) We use the information that you provide about others to enable us to send them email notifications. From time to time, we also may use this information to offer our products, programs, or services to them.
- l) We may publish your name, screen name, and other information you have provided to us.
- m) All information we collect in connection with our online forums and communities is used to provide an interactive experience.
- n) We may use information to facilitate participation in online forums and communities and, from time to time, to offer you products, programs, or services.
- o) We sometimes use personally identifiable information that we collect to improve the design and content of our publications and websites and to enable us to personalize your Internet experience. We also may use this information in the aggregate to analyze site usage. .
- p) We will disclose information we maintain when required to do so by law, for example, in response to a court order or a subpoena. We also may disclose such information in response to a law enforcement agency's request.
- q) We may transfer your personally identifiable information to others for internal management and administrative purposes. Your personal data will be transferred to others where necessary for the performance

or conclusion of our contractual obligations to you or for your benefit. Transfers of personally identifiable information may also be made where necessary for the establishment, exercise, or defense of legal claims.

3) COLLECTION OF INFORMATION A) AFFILIATED SITES, LINKED SITES, THIRD PARTY SITES, ADVERTISEMENT

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- b) Third parties, including our partners, advertisers, affiliates and other content providers accessible through our site, may have their own privacy and data collection policies and practices. For example, during your visit to our site you may link to, or view as part of a frame on a page, certain content that is actually created or hosted by a third party. Also, through you may be introduced to, or be able to access, information, Web sites, features, contests or sweepstakes offered by other parties.
- c) It is your responsibility to check the applicable privacy policies of those third parties when providing information on a feature or page operated by a third party
- d) You should also be aware that if you voluntarily disclose Personally Identifiable Information on message boards or in chat areas, that information can be viewed publicly and can be collected and used by third parties without our knowledge and may result in unsolicited messages from other individuals or third parties. Such activities are beyond the control of and this policy.
- e) How we collect and store information depends on the page you are visiting, the activities in which you elect to participate and the services provided. For example, you may be asked to provide information when you register for access to certain portions of our site or request certain features. You may provide information when you participate in sweepstakes and contests, message boards and chat rooms, and other interactive areas of our site
- f) Like most websites, www.foreclosureoceanfrontcondo.com also collects information automatically and through the use of electronic tools that may be transparent to our visitors. For example, we may log the name of your Internet Service Provider or use cookie technology to recognize you and hold information from your visit. Among other things, the cookie may store your user name and password, sparing you from having to re-enter that information each time you visit, or may control the number of times you encounter a particular advertisement while visiting our site.
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4) COOKIES

- a) To enhance your experience with our sites, many of our web pages use "cookies." Cookies are text files we place in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your e-mail address or other personally identifiable information unless you choose to provide this information to us by, for example, registering at one of our sites. However, once you choose to furnish the site with personally identifiable information, this information may be linked to the data stored in the cookie. We use cookies to understand site usage and to improve the content and offerings on our sites. For example, we may use cookies to personalize your experience at our web pages (e.g. to recognize you by name when you return to our site), save your password in password-protected areas, and enable you to use shopping carts on our sites. We also may use cookies to offer you products, programs, or services. We may also use small pieces of code called "web beacons" or "clear gifs" to collect anonymous and aggregate advertising metrics, such as counting page views, promotion views, or advertising responses. These "web beacons" may be used to deliver cookies that conform to our cookie policy.
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6) HOW YOU CAN ACCESS OR CORRECT INFORMATION

To correct factual errors in information you provided or is aware of, please email us at irinshrf@ptd.net

7) CHILDREN

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8) HOW TO CONTACT US

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- c) You further agree and submit to the exercise of personal jurisdiction of such courts for the purpose of litigating any such claim or action.
- d) If a dispute arises under this Policy we agree to first try to resolve it with the help of a mutually agreed-upon mediator in the city and county of California. Any costs and fees other than attorney fees associated with the mediation will be your responsibility.
- e) If it proves impossible to arrive at a mutually satisfactory solution through mediation, we agree to submit the dispute to binding arbitration in the nearest city where the mediator of this site is located, under the rules of the American Arbitration Association. Judgment upon the award rendered by the arbitration may be entered in any court with jurisdiction to do so.
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