

### **Privacy Policy**

This Privacy Policy is part of the Terms of Use and describes how BP Fast Lending handles information collected and received from or through our websites, associated applications, including mobile apps, as well as any other sources such as social media. This Policy does not govern the activities of any third party.

# Collection and Use of Personally Identifying Information

We collect and use personally identifying information that you provide to us in the course of seeking offerings or information from us. This personally identifying information may include your name, address, e-mail address, contact information, and information about a property you seek to sell.

We use this information (and other information we collect from you as described in this Policy) for our business purposes, including to contact you, evaluate and value any property you seek to finance, and formulating proposed transactions. BP Fast Lending or it's representatives may send you communications, contact you about changes to our Terms of Use and provide transaction related information. We may also communicate with you via text, including communications concerning our representatives. We will also monitor your compliance with our Terms of Use. We may also provide you with offers based upon the information we collect including your location.

Your personally identifying information will not be shared with any third party, with the following exceptions: A. information that BP Fast Lending in good faith determines is legally required to be revealed by any relevant statute, regulation, ordinance, rule, administrative or court order, decree, or subpoena; B. information revealed during the course of BP Fast Lending's enforcement

of its policies and procedures, its Terms of Use, the terms of this Policy, the Online User Agreement, or any other agreement with us, or during the course of any disciplinary actions; C. information in a manner expressly permitted by the provisions of this Policy; D. information that BP Fast Lending in good faith determines must be disclosed to correct what it believes to be false or misleading information or to address activities that BP Fast Lending believes to be manipulative, deceptive or otherwise a violation of law; or E. unless you are otherwise notified at the time we collect the data.

"Nonpublic Personal Information" is the nonpublic information about you that is obtained by BP Fast Lending from you. BP Fast Lending and its advertisers may collect Nonpublic Personal Information from the online forms you complete, from information collected as a result of your transactions with BP Fast Lending, our advertisers, or others, and from consumer reporting agencies. BP Fast Lending will not disclose any Nonpublic Personal Information except as permitted or required by law or as described in this Policy. We may disclose all of the Nonpublic Personal Information we collect about you, as well as other information collected as described in this Policy, to our affiliates who offer related goods and services, and to nonaffiliated third parties that perform services on our behalf, including marketing services, or financial institutions with whom we have joint marketing agreements.

# Collection and Use of Personally Identifying Information

In addition to the practices described above, we may also use information we collect to, at your election, provide you with information and advertisements about goods and services we believe may be of interest to you.

You may provide us with testimonials about your experience with us (including a picture of yourself), and with feedback about our services. We may use any such information you provide to enhance our services and for public-facing marketing purposes, such as through online or public display of your testimonial, feedback, and/or picture. We may also incorporate information you provide through messages, e-mails, or other means (though not your personally identifying information) into our materials or offerings.

## Accessing the Websites and Information Collection

When you access the Websites without actively providing any personal information we collect limited technical information, such as your IP address. We also use cookies as described below. Records of your use of our Websites are the sole property of BP Fast Lending. BP Fast Lending reserves the right to use such information for its marketing, franchising, and membership endeavors.

#### **Cookies**

We, like most major websites, use cookies (text files placed on your hard drive by a web server) to help personalize and maximize your experience and time online. Cookies are not used to run programs or deliver viruses to your computer. They are uniquely assigned to your computer and can only be read by a web server in the domain that issued the cookie to you. We use cookies to improve the Websites and to facilitate your use of the Websites.

#### **Location-Based Services**

To provide location-based services, it may be necessary to collect, use, and share precise location data, including the real-time geographic location of your computer or device. Where available, location-based services may use GPS, Bluetooth, and your IP Address, along with crowd-sourced Wi-Fi hotspot and cell tower locations, and other technologies to determine the location of your device. Unless you provide consent, such location data is collected anonymously in a form that does not personally identify you and is used to provide location-based services.

For example, your device may share its geographic location with a Service that selects and displays properties relative to the location of your device. Some location-based services may require your personal information for the service to be provided.

#### Links

The Websites contain links to other websites. BP Fast Lending is not responsible for the privacy practices of sites other than our own. We

encourage you to be aware of the privacy statements on other websites and to read those statements.

# Third-Party Data Collection/Online Tracking

We use service providers such as Google Analytics to help us understand and improve the usage of the Websites and the effectiveness of our marketing efforts. We, Google Analytics, and/or our other analytics providers may use cookies, your IP address or an anonymous identifier as well as certain information from your browser, together with other non-personal information about your visits to the Websites (this may include information like page views and visit times; app store views; app downloads; user engagement information like active devices and location; app metrics; and behavior metrics) and other websites, so that we, Google Analytics, or third parties may improve the Websites and provide you with advertisements about goods and services of interest to you on the Websites and other websites (including through search engine results pages) and/or to provide analytical information about our Websites. If you would like more information about advertising networks, including choices about the use of information by Google Analytics and other companies for multi-site advertising purposes, go to www.networkadvertising.org and www.networkadvertising.org/choices/. Also, Google offers a Google Analytics browser add-on (designed to be compatible only with certain browsers) to provide website visitors the ability to prevent their data from being collected and used by Google Analytics. That add-on may be obtained here.

Currently, various Internet browsers offer a "do not track" or "DNT" option that uses a DNT header to indicate the DNT preference setting on the browser. BP Fast Lending does not track your activity other than as set forth herein, and we do not currently respond to browsers' DNT signals with respect to the Websites. We do not permit our third-party service providers to collect information from the Websites for other websites or for their own purposes other than as described in this Policy.

# Social Media; Third-Party Applications

The collection and use of information on social media websites and applications are governed by their own privacy policies and terms. Please

remember that any information posted on or through the BP Fast Lending pages such as Facebook, Twitter, Google+, or on other social media pages or channels, is subject to the policies and practices of the applicable social media channel.

We may receive personal information from a social media site platform or application when you connect through a social media feed, post content, or otherwise interact with us using social media tools. For example, we may receive basic Facebook account information (name, e-mail, gender, birthday, current city, and profile picture URL) through Facebook. Also, when you "like" us, or send a "Tweet" to us through a social media channel, we may receive your username, handle, and any other available personal information from the social media site or application. All information received from social media sites and applications is treated and used in the same manner and for the same purposes as described in this Policy with respect to similar information we obtain through the Site.

### Children's Privacy

We are committed to complying with all applicable laws and regulations regarding the collection, storage, and use of personal information of minors under the age of 18, including the Children's Online Privacy Protection Act of 1998.

We do not collect personal information from minors under the age of 18. Individuals under the age of 18 are not permitted to use the Websites without the supervision of a parent or legal guardian. We do not knowingly collect or solicit personal information from children under the age of 18 or knowingly allow such persons to register for an online account or to place orders or provide personal information through the Websites. If we learn that someone under the age of 18 has provided any personal information through the Websites, we will remove and permanently delete that information as soon as reasonably possible.

If you are a parent or guardian who believes that your minor under the age of 18 has submitted personal information or other information to us without your consent, please contact us using the contact information provided below. Once we verify that you are the parent or legal guardian, we will cooperate with you to discuss what, if any, personal information we have collected about your child and how that information may have been shared or used.

### **Changes to This Statement**

BP Fast Lending reserves the right to change this Privacy Policy at any time. Notification of changes will be posted on the Websites. Because these changes may affect your personal information, we suggest that you look for information regarding changes on a regular basis and review the changes as soon as they are published on the website.

### Disclosures for Compliance with Law

Notwithstanding the provisions of this Privacy Policy or the Online User Agreement, information may be and will be disclosed as needed in order to comply with law, respond to facially valid process or subpoena, to stop or mitigate illegal activity or potential harm, to protect the security of information, and to protect against fraud.

## Maintenance of Information Collected

We may maintain the information that we collect indefinitely or may delete it at any time in our sole discretion.

### Security

We employ reasonable security methods to prevent unauthorized access, maintain data accuracy, and ensure the correct use of your information. We maintain organizational, technical and administrative measures designed to protect your information against unauthorized access, loss, alteration or misuse. However, no data transmission over the Internet or any wireless network can be guaranteed to be perfectly secure. As a result, while we try to protect your information, we cannot ensure or guarantee the security of any information you transmit to us, and you do so at your own risk.

### **Jurisdiction-specific Provisions**

This policy is intended to comply with all legal requirements including the requirements of any jurisdiction having unique laws regarding the collection and use of personal data. Should you be a resident of any such jurisdiction,

this policy is hereby deemed to be amended as appropriate to comply with any such laws.

## Contacting Us And Correcting Your Information

Please contact us with any questions including with any questions as to the correctness of the information that we collect and maintain. We strive to assure the correctness of the information we maintain. If the information we have about you is inaccurate, we will correct the information in a manner as timely as possible. To contact us, including to provide us with corrections, please do so in any of the following ways:

- Send an e-mail message with corrections to: Paolo@bpfastlending.com
- Mail us at: 1025 Rose Creek Drive Ste 620-264 Woodstock, Ga 30189
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