

MAREP Privacy Policy

Last Updated December, 2011

The MUTUAL ASSOCIATION OF REAL ESTATE PRACTITIONERS, INC. ("MAREP") TAKES YOUR PRIVACY SERIOUSLY. Please read the following to learn more about our privacy policy ("Privacy Policy").

This Privacy Policy applies to the use of marep.net and any affiliated Web sites (the "Web Sites") by consumers and real estate professionals (real estate professionals including, without limitation, MAREP members, inspectors, appraisers, homebuilders, lenders, remodelers, home service professionals and other non-consumer service professionals, shall be referred to as "Professionals"; Professionals and consumers shall be individually and collectively referred to as "you") who are customers of MAREP and its subsidiaries, affiliates and marketing allies (collectively, "MAREP", "we", "us" and "our"). We use the Web Sites to provide you with information, resources, tools, products and services specific to the real estate industry and related markets, and to provide you with information about us and our advertisers, and our respective products and services. We use information that we collect from you to improve your experience in using the Web Sites and our various products and services, to aid in communications MAREP, our members, advertisers, affiliates and you, and to notify you of products, services and information that we think may be of interest to you. Please read on for more details concerning our privacy policy. We review this Privacy Policy periodically and we welcome any suggestions you might have about additional ideas regarding our privacy policy at info-line@marep.net.

[Click here](#) for information on Internet safety and security from the Federal Trade Commission.

MAREP and its affiliated companies are committed to your privacy and security and wish to present you the finest possible online experience. It is, therefore, important to us that you understand what kinds of information we gather from you, how this information is used and safeguarded, and how you can control its use.

What information is collected from me?

Information You Give Us: The types of information collected from you will vary, depending on how you use the Web Sites and what information you may choose to provide through your correspondence with us (whether through email or otherwise). It's possible to browse most sections of the Web Sites without submitting any personally identifiable information ("Personal Information") at all. However, if you choose to take advantage of some of our products and/or services, or to access certain of our tools or Site functionality, you may be asked to provide Personal Information such as a user name and password, your full name, email address, phone number, address, or, for certain financial products or services, your social security number and banking information, and for certain e-commerce transactions your credit card information. Certain Professionals may also be requested to provide your license or MAREP membership number. Whenever we ask for Personal Information, we strive to provide a link to this Privacy Policy to help you understand how your Personal Information will be used before you decide whether to disclose it. You can choose not to provide us with certain Personal Information, but then you may not be able to fully take advantage of certain features of our Web Sites and we may not be able to provide you with certain requested information, products and/or services.

Automatic Collection of Information: Like many Web sites on the Internet, we automatically track certain information about you as you visit and use our Web Sites to help us to better understand how the Web Sites are being used and how we can enhance your overall experience on each Web Site and improve the information, Site functionality, products and services that we (and our advertisers and partners) provide to you. This information may include, for example, your computer's Internet Protocol ("IP") address, the URLs and Site pages you've visited, the number of times you visit each Site page, what downloads and/or search queries you have made, how long you spent on particular sections of each Site and on each Site generally, and your browser type. This automatically gathered data includes information provided through the use of "cookies" (which is described in more detail below).

As you visit the Web Sites, be aware that third parties may at times be able to gather information from and about you. For example, third party advertiser servers, companies that place advertisements on the Web Sites, our partners and affiliates, and other companies offering products or services through one or more of the Web Sites may use cookies to collect, store and use information about you and may collect information that you submit. MAREP affiliates, partners, service providers and other entities that have links on one or more of the Web Sites may also collect information about you when you visit their Web sites or otherwise communicate with them. Although we encourage such third parties to adopt and follow their own consumer privacy policies, we are not responsible for their collection and use of user information. The information practices of those Web sites linked to one or more of the Web Sites are not covered by this Privacy Policy. You should refer to the privacy policies and statements of other Web sites or contact the respective Webmasters of those Web sites to obtain information regarding their information collection, use and disclosure policies.

How is my information used and shared?

The use of your information depends on the context in which it is collected. Therefore, pay special attention to the categories below that relate to the features of the Web Sites that you wish to use. We may share the Personal Information we collect from you only with your consent or under the following circumstances:

- **MAREP affiliates and partners.** We work closely with our affiliates with whom we may share Personal Information. In addition, we may share Personal Information with our partners and service providers.
- **Service Providers.** We may use other companies and individuals to perform supporting functions for the various tools, functionality, products and services offered through our Web Sites on our behalf. These service providers will not be permitted to use the information collected from you for any other purpose other than performing the support functions for MAREP and/or offering additional services, promotions or other offers to you. For example, from time to time, we may use a third-party advertising company to serve ads when you visit our Web site. Such company may use certain information (not including your name, address, email address or telephone number) about your visit to the Web Sites in order to provide advertisements about goods and services that may be of interest to you. In the course of serving advertisements to this site, our third-party advertiser may place or recognize a unique “cookie” on your browser.
- **Protection of rights.** We will release Personal Information if we believe that such action is appropriate to: (1) comply with legal process, (2) enforce the Terms of Use Agreement for the applicable Web Site, or (3) identify, contact or bring legal action against persons or entities who may be causing injury to us or a third party, or to otherwise protect the rights, property or personal safety of MAREP, its employees, other users of the Web Sites or others.
- **Additional Functionality.** We may link information collected from you through various means, including information collected automatically and through the use of cookies and purchase information, or other Personal Information you provide to help us (or our service providers and listing providers, partners or affiliates) offer content (including, without limitation, listing recommendations), advertisements, products and services that we believe will be of interest to you, pre-populate certain data-fields (to assist in your registration or subsequent use of the tools and/or services available on the Web Sites), and share such information among the Web Sites. In addition, we may share this information, in aggregate form, with our current and potential advertisers and service providers so they can present advertisements more effectively.
- **Requested Information Exchange.** If you have indicated that you want to be contacted by third parties, we may use the Personal Information we collect to select which names to provide to a particular third party in order to present you with products and services that we believe will be of interest to you, but we will not disclose Personal Information other than your contact information (information that provides a means of contacting you), to any such third party.
- **Anonymous Data.** In all other circumstances, MAREP may use certain anonymous data automatically gathered by our servers so that we can understand how to make the Web Sites more convenient and

useful to our audience. This information may also be shared among the Web Sites and used for similar purposes. In addition, we may share this information, in aggregate form, with our current and potential advertisers, service providers and listing providers, partners, affiliates and/or marketing allies so they can try to present advertisements and content more effectively. We may also use aggregate information to share information with the public regarding products, services, content or tools that may be of interest to them.

- **Information from Cookies.** Cookies are small files that we send to and store on your computer so that we can recognize it as a unique machine the next time you visit the Web Sites. Our cookies are used for two purposes: (1) to keep track of your information for your own convenience; and (2) to help us understand the size of our audience and their traffic patterns within the Web Sites. You are always free to decline any cookies we use if your browser permits. Some of our members and third-party service providers may also utilize their own cookies. In addition, we and our service providers sometimes use "clear GIFs" in connection with cookies and other website functions. Clear GIFs perform administrative functions without detracting from your online experience. They may be used to perform statistical and administrative tasks including measuring site and page traffic, verifying advertising avenues and positioning images on the web. Clear GIFs do not collect Personal Information.
- **Registration Information.** The information you provide when joining MAREP as a member or affiliated member is not shared with anyone except in response to a subpoena, or a regulatory request. We do list your company name, your name and the name of affiliated licensees and your contact information on our Web site for the convenience of consumers and other members. If you forget your password for any registered area of the Web Sites, we have an automated password recovery system, which can be accessed by clicking on the "Forgot Password?" link on the sign-in page.

Unless you specify that you'd prefer not to hear from us, we may also use the email address you provide at the time of registration to contact you for promotional or other purposes such as to notify you of special offers, continuing education information, etc. You may have these communications terminated at any time by notifying us by phone, email or fax that you no longer wish to receive our communications. We may have to contact you from time to time to inform you of changes to the Web Sites, a change in this Privacy Policy or for other administrative purposes. These administrative emails will not contain any advertisements from others except possibly continuing education providers.

- **Professionals,** please note that we reserve the right to use your contact information to provide you with information about products or services that may be of interest to you. Information provided to us from your trade association is not shared with third parties. We also may offer a newsletter to keep you abreast of the products and services on the Web Sites or other professional products and services. Information such as your license number or personal financial information will not be shared with third parties except to complete a transaction or as a disclosure that is required pursuant to applicable law. Additionally, information provided by you for the purposes of offering your products and services to others via one or more of the Web Sites will be shared with others, including consumers accessing one or more of the Web Sites. To the extent such information is necessary to offer such products and services it will be posted on the applicable Site(s). This may include, without limitation, your full name, email address, license number, state of license, address, phone number, graphic images and any other data intended to help consumers identify or contact you and your products and services.
- **Tools.** The Web Sites allow you to use many helpful tools, such as financial and home improvement calculators, real estate search tools and other tools many of which will not ask you to disclose any Personal Information. These tools are for your benefit, and the information you submit when you use them (typically impersonal data) is not disclosed to anyone (except, perhaps, the service provider assisting in providing that tool) or used for any purpose other than to provide you with the service you're seeking.
- **User-Requested Services.** You may choose to request products or services of a more substantial or personal nature when using the Web Sites. For example, you may apply for a loan, request our help in locating a remodeling contractor, store your preferences for convenience in using the Web Sites or

make an online purchase. The information you provide when seeking these services may be used in the following ways:

- For products and services provided by the Web Sites, the information you submit is used by us to provide the product or service you've requested. We may also share this information with subcontractors, but only to the extent necessary to fulfill your request or to facilitate your use of their services. In addition, we may use the contact information and non-financial order information you've supplied, such as your email address, as set out in the registration section, above. Also some tools on MAREP Web Sites may contain tools that require you to submit information about yourself to the MAREP member. The MAREP member may only use your information for the purposes of responding to your request and providing services to you. If the service you request requires submission of financial information, such as a credit card number for an online purchase, rest assured that this financial information is used only for processing your payment, and, with respect to consumers, is not retained after completion of your order (we may, however, retain Professionals' financial information as is necessary or expedient to maintain and service the account). We may, however, store your non-financial order information for accounting purposes and to help us understand your preferences better, so that we can offer you products or services in the future that you may find useful.
 - For products and services offered to you jointly by us and a third party, your personal information may be shared with or independently gathered by the third party. In these situations, MAREP will only use your Personal Information as outlined in this Privacy Policy, but the third party may use the information in different ways. You can tell when a product or service is offered by a third party, because a page of the Web Sites will be "co-branded" and will display the third party's logo and/or name along with our own, or you will be linked to the third party's site to complete the transaction. Please be aware that each company we do business with has its own policies regarding the use and protection of your information that may differ from those outlined in this Privacy Policy. If you are concerned about how your Personal Information might be used or protected by a third party, we encourage you to become familiar with its privacy policy before using the service or requesting the product.
 - From time to time, we may wish to use Personal Information you provide when requesting a product or service for purposes beyond those listed above. If this is the case, you will be notified of the additional use prior to your submitting the Personal Information, and you'll be given a chance to opt-out of that use or to not complete the request for the particular product or service.
- **Children's Privacy.** Our Web Sites are general audience Web sites targeted to the real estate, financial, moving and relocation markets and neither our Web Sites (nor any portion thereof) are directed to children under the age of 13. We do not collect Personal Information from any person we actually know is a child under the age of 13. If we become aware that Personal Information regarding an individual under the age of 13 has been stored, we will promptly delete it from our records.
 - **User-Initiated Communication.** From time to time, portions of the Web Sites may enable you to send email to us or to third parties and to participate in public bulletin boards and discussion groups (hosted by us or one or more of our service providers). All postings to public bulletin boards and discussion groups become our property. Whenever you choose to initiate these kinds of communication with us, or anyone else, you may expect to be contacted in return. Also, remember that, with the exception of our Member Forum and Member Chat Room, our bulletin boards and discussion groups are open to the public, and therefore, your postings can be seen by anyone and are not protected by us or any other entity. Please use your own discretion when deciding what to post publicly and whom to contact. We reserve the right, in our sole discretion, to edit or delete inappropriate postings from our bulletin boards and discussion groups; provided, however, the reservation of this right shall not, under any circumstances, obligate us to conduct such editing or deletions.
 - **Referrals.** If you participate in any referral service we may offer:

- **Consumers.** We will use the information you submit to determine which of our participating professional(s) may be able to serve your needs. We may then forward your name, contact information and other responses contained on our sign-up form to the selected professional(s), who may then contact you using that information. Any information you provide also may be used by us in accordance with the uses set out in the registration section, above. In some cases we may store these communications to home professionals or other third parties, but solely for the purpose of assisting the professional in tracking their communications.
- **Professionals.** You may receive information from consumers seeking your products or services. This data may include, without limitation, the full name and other contact information of consumers as well as other responses. As protecting consumer privacy is important, we require that you treat data received from MAREP consumers as if it was still on the Web Sites and in accord with this Privacy Policy. You may only use the information sent to you for the purposes of providing products and/or services to the consumer. We require that you otherwise not share, use or transmit this information to or with any third party without the consent of the consumer.
- **Automatically Gathered Data.** The information gathered automatically by our system – such as your computer's IP address, the kind of browser you're using, and a record of your navigation (including, without limitation, your search queries) through our site – may be used by MAREP so we can understand how to make our Web Sites convenient and useful to our audience, and to provide additional functionality (i.e., additional content and recommendations to you). This information may also be shared among the Web Sites and our partners, affiliates, service providers and listing providers, to be used for similar purposes. In addition, we may share this information, in aggregate form, with our current and potential marketing allies and advertisers so they can know how to present their advertisements more effectively. When such data is aggregated, all Personal Information is eliminated.

What choices do I have regarding the use of my information?

Reading this Privacy Policy should help you understand how any information you share with us might be used. If you feel concerned about any of these uses, you might elect not to participate in certain services, features or products that we offer. We will not collect Personal Information about you without your knowledge, so the decision whether or not to share this information is completely up to you.

How do I "opt-out"?

You also have the ability to terminate email correspondence (including, for Professionals, newsletter correspondence) from us at any time. You may be given the chance to opt-out of direct mailings when you disclose your email address to us. Further, all of our email correspondence contains an "Unsubscribe" link at the conclusion of the message. To opt-out, simply click the link, or, in the case of text messages, send an email to the "Unsubscribe" URL listed in the email, and you will be opted-out of future messages from that particular email service. To opt-out or request that we not use your Personal Information to market information to you, please email info-line@marep.net with your request.

If you feel concerned about the cookies that are sent between our computers and yours, you may, through your Web browser, either choose to reject them automatically, or have your computer prompt you before accepting them. Generally, this is done by selecting the appropriate cookies setting on your Web browser (usually found in "Internet Options" or "Preferences"). Please note, however, that some of our features and services depend on the use of cookies. Therefore, you will be unable to take advantage of those features and services if you choose not to accept certain cookies.

Certain content, products, services, and tools available on the Web Sites (and certain enhancements thereto) are dependent upon the collection and use of non-personally identifiable information and may not include an opt-out opportunity unless Personal Information is directly used for such content, product, service or functionality.

How is my information protected?

Whenever Personal Information about you is stored on our computers, that information is password-protected from unauthorized access or use. In addition, this information is kept on servers that are located behind a firewall.

Since your financial information and certain other Personal Information, we do not gather or store such information on the Web sites. We will only transmit or ask for this information over secure Internet connections, using SSL (Secure Sockets Layer) encryption, the currently accepted standard for online security, and security keys. In addition, we require password authentication from any third parties you've authorized to receive this information. Any credit card information you submit while paying for any MAREP membership or service is transmitted only to the provider of the merchant account and not to MAREP. We endeavor to use only Merchant credit card services that have a reputation of maintaining the highest possible level of security in protecting personal financial information, but cannot be responsible for Identity theft or fraud that may occur when you pay for services or products through the Internet..

Of course, we appreciate your help in safeguarding the integrity of your own and others' privacy. We hope you'll use common sense whenever you disclose Personal Information over the Internet. Just as importantly, we encourage you to let us know immediately if you suspect that the information you share with us is being used in any way contrary to this Privacy Policy. Finally, unfortunately no data transmission over the Internet or the storage of information on servers can be guaranteed to be 100% secure and while we strive to protect your personal information (as described herein), we cannot guarantee or warrant its complete security. To contact us, please send an email to: info-line@marep.net.

Scope of This Privacy Policy: Outside Links

This Privacy Policy only applies to the Web Sites. The Web Sites contain links to sites operated and maintained by third parties over which we have absolutely no control. Please be aware that these sites may collect information about you, and operate according to their own privacy practices that may differ from this Privacy Policy. Remember that once you're outside the Web Sites, any information you submit is outside of our control. Certain expressly identified portions of this Privacy Policy apply only to consumers or Professionals.

Effective Date and Modifications

This Privacy Policy is effective as of the date first written above and may be updated and modified from time to time by us in our sole discretion. If we choose to update or modify this Privacy Policy, such updated or modified policy shall become effective five (5) business days after its posting on the applicable Site(s). Accordingly, we encourage you to periodically review this Privacy Policy and the Web Sites in order to keep apprised of our current privacy practices. If you do not agree to any provision of this Privacy Policy, or any update or modification thereto, please do not use the Web Sites.

Contacting Us

If you have concerns about this Privacy Policy or our privacy practices in general, contact us at:

MAREP
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West Plains, MO 65775
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