

PRIVACY POLICY, SECURITY POLICY AND DISCLOSURES

This Privacy Policy applies to <http://www.homein5advantage.com>, <https://www.facebook.com/HomeinFiveAdvantage>, and all portions of the associated sites owned or operated by The Industrial Development Authority of the County of Maricopa and The Industrial Development Authority of the City of Phoenix, Arizona (the “IDAs”) which are related to the Home in Five Advantage Program (collectively, the “Websites”). It does not apply to any information that you may provide to third parties, including other websites linked to the Websites. You should contact such third parties directly to determine their privacy policies. This Privacy Policy describes how the IDAs collect, disclose, retain, manage and use the information we obtain through the Websites. This Privacy Policy does not constitute an express or implied contract between you (as defined below) and the IDAs.

This Privacy Policy applies to any information obtained from you or from your use of or visit to the Websites.

We May Collect and Store Information You Provide Us

The IDAs (also referred to as “we” or “us” in this Privacy Policy) collect, store and in some cases disclose the information voluntarily provided to the IDAs or collected through use or visits by visitors of the Websites (also referred to as “Visitors” or “you” in this Privacy Policy) when you visit or use the Websites, fill out forms on our Websites, when you register online, provide your contact information, make any transaction requests, apply for a loan via our Websites, utilize our online tools or services, or otherwise contact us via the Websites or any contact forms, emails or links contained in our Websites, as well as any other information you provide when you use our online services, or register on the Websites, such as in connection with customer support inquiries. The information that we may collect on or through our Websites may include, but is not limited to, your first and last name, email address, address, gender, occupation, age, telephone number, information regarding your home-buying process, and any other information you provide when you visit or use the Websites, click on links to and from the Websites, leave comments, like us, subscribe to our lists, request information or fill out application forms, or otherwise contact us, such as in connection with requests for information, or with access to our informational materials.

Collection of Personal Information

Personal information is data that can be used to identify or contact a person.

Any personal information collected is provided to us voluntarily. You may be asked to provide your personal information anytime you are in contact with the IDAs or an affiliated company or lender. The IDAs and affiliates or lenders may share this personal information with each other and otherwise use it. They may also combine it with other information to

provide or improve products, services, content, and advertising. You are not required to provide the personal information that we have requested, but, if you choose not to do so, we may not be able to provide you with our services or respond to any inquiries you may have.

Use of Personal Information

The following is the non-exhaustive list of examples of the types of use of personal information:

- The personal information we collect allows us to keep you posted regarding our latest announcements, updates, and upcoming events by us or our business partners and affiliates. If you do not want to be on our mailing list, you can opt out anytime by updating your preferences.
- We also use personal information to help us create, develop, operate, deliver, and improve our services, content and advertising, as well as for loss prevention and anti-fraud purposes, and may be used for same purposes for our affiliates and lenders.
- We may use your personal information to verify identity, assist with identification of users, and determine appropriate services.
- From time to time, we may use your personal information to send important notices, such as communications about our services and changes to our terms of use, conditions, and policies.
- We may also use personal information for internal purposes such as auditing, data analysis, and research to improve our services, marketing and customer communications.
- If you enter into a sweepstake, contest, or similar promotion we may use the information you provide to administer those programs.

We may also use your information in the following ways:

- We may use your personal information to operate, maintain, and improve our Websites, products, and services.
- We may use your personal information to respond to comments and questions and provide customer service.
- We may use your personal information to send information including confirmations, invoices, technical notices, updates, security alerts, and support and administrative messages.
- We may use your personal information to communicate about upcoming events, and other news about products and services offered by us and our selected partners, lenders and affiliates.
- We may use your personal information to link or combine user information with other personal information.

- We may use your personal information to protect, investigate, and deter against fraudulent, unauthorized, or illegal activity.
- We may use your personal information to provide and deliver products and services upon your request.

The above is not an exhaustive list of examples in which your personal information may be used. These examples are simply some of the common uses of personal information. The IDAs may use your personal information in other ways as well.

The IDAs, together with our affiliates, lenders, contractors, business partners, agents and vendors who assist us in providing services to you, use your personally identifiable information to solicit, service, and communicate with you, which may include verifying your identity or location, processing requested transactions, or evaluating your eligibility for services that you have requested from us. We may use your telephone number and email address to contact you and send you messages. We may use your postal mailing address in order to send you information. We may use your mobile telephone number to send you text messages.

Sharing of Personal Information

We may share personal information as follows:

- We may share personal information with your consent. For example, you may let us share personal information with others for their own marketing uses. Those uses will be subject to such third parties' privacy policies.
- We may share personal information when we do a business deal, or negotiate a business deal, involving the sale or transfer of all or a part of our business or assets, or when we enter into partnerships, contracts, or joint ventures. These deals can include any merger, financing, acquisition, or bankruptcy transaction or proceeding.
- We may share personal information for legal, regulatory, protection, and safety purposes, or to detect, investigate, and prevent activity that may be illegal, violate our policies, cause harm to our operations, or compromise our security.
 - We may share information to comply with laws.
 - We may share information to protect and defend us, or our affiliates and lenders and any of our and their officers, directors, employees, attorneys, agents and partners, in connection with any actual or threatened legal or regulatory action, investigation, claim or dispute.
 - We may share information to respond to lawful requests and legal processes.
 - We may share information to protect the rights and property of our lenders, business partners, agents, customers, other visitors of the Websites and others. This includes enforcing our agreements, policies, and terms of use.
 - We may share information in an emergency. This includes protecting the safety of our employees and agents, our customers, or any person.

- We may share information with those who need it to do work for us.
- We may share information to provide data to our affiliates, lenders, contractors, business partners, agents or others, to assist us in managing a database of customer information, to distribute electronic mail, for direct marketing and data collection, and other services designed to assist us in maximizing our business potential.

This is a non-exhaustive list of the ways in which we may share your personal information.

The IDAs, together with our affiliates, lenders, business partners and other authorized third parties, use the Visitors' personally identifiable information to provide you with information, education, support, services, and to otherwise communicate with you.

At times the IDAs may make certain personal information available to agents, contractors, vendors, or strategic partners that work with the IDAs to provide products and services, or that help the IDAs market to customers and potential customers. Personal information will be shared by the IDAs to provide or improve our services, marketing and advertising.

The IDAs may share personal information with companies who provide services including but not limited to information processing, extending credit, fulfilling orders, managing and enhancing customer data, providing customer service, assessing your interest in our services, and conducting customer research or satisfaction surveys.

Information collected from Visitors is shared with the IDAs, our affiliates, lenders, business partners, and other third parties. We do not intentionally transfer the information to unaffiliated third parties without consent.

The IDAs' employees and authorized representatives may access Visitor information stored by the IDAs.

HOWEVER, THE IDAS CANNOT GUARANTEE THAT YOUR INFORMATION WILL NOT BE COMPROMISED, AND THE IDAS EXPRESSLY DISCLAIM ANY LIABILITY FOR THE LOSS, MISAPPROPRIATION, MISUSE OR THEFT OF ANY INFORMATION YOU PROVIDE US.

Aggregated and Non-Personally Identifiable Information Generally

Aggregated data, as well as other non-personally identifiable information, is considered non-personal information for the purposes of this Privacy Policy.

The IDAs may use the information submitted through the Websites on an aggregated, non-personally identifiable basis, to improve our Websites, learn about our Visitor community, and determine whether information, education, support and services provided by the IDAs are reaching our intended audience. Such aggregated, non-personally

identifiable information may also be shared with third parties with whom the IDAs partner to provide their information, education, business, support, and services, including but not limited to marketing.

We may also share aggregated and/or anonymized and/or statistical or demographic data with others for their own uses, including for marketing or public relations.

Collection of Non-Personal Information

We collect non-personal data in a form that should not, on its own, permit direct association with any specific individual.

We may gather certain information automatically and store it in log files. This information may include internet protocol (IP) addresses, MAC addresses and device IDs, browser type, referring/exit pages, operating system, date/time stamp, and/or clickstream data. We may link this automatically collected data to other information we collect about you.

We may collect, use, transfer, and disclose non-personal information for any purpose. We may use information collected through automated means to analyze trends, administer the Websites, track Visitors' movements around the Websites, and to gather demographic information about our user base as a whole. The following are some non-exhaustive examples of non-personal information that we collect and how we may use it:

- We may collect information such as occupation, language, zip code, area code, unique device identifier, referrer URL or location, so that we can better understand customer behavior and improve our products, services, and advertising.
- We may collect information regarding customer activities on our Websites, and from our other services. This information is aggregated and used to help us provide more useful information to our customers and to understand which parts of our Websites and services are of most interest.
- We may collect and store details of how you use our services, including search queries. This information may be used to improve the relevancy of results provided by our services.

Information We Get From Others

We may get information about you from other sources. We may add this to information we get from the Websites.

Information Automatically Collected

We may automatically log information about you and your computer. For example, when visiting our Websites, we may log your computer operating system type, browser type, browser language, the website you visited before browsing to our Websites, pages

you viewed, how long you spent on a page, access times and information about your use of and actions on our Websites.

Cookies

We may log information using “cookies,” “beacons,” “pixel tags,” and other data analytics tools. Cookies are small data files stored on your hard drive by a website. We may use both session cookies (which expire once you close your web browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Websites.

These technologies help us better understand user behavior, tell us which parts of our Websites people have visited, and facilitate and measure the effectiveness of advertisements and web searches. We consider and treat information collected by cookies and other technologies as non-personal information.

We and our partners also use cookies and other technologies to remember personal information when you use our Websites, online services, and applications. Our goal in these cases is to make your experience with us more convenient and personal. It helps us provide a customized and more useful Visitor experience. Knowing someone using your computer or device has used a particular service helps us make our advertising and email communications more relevant to your interests. And knowing your contact information, hardware identifiers, and information about your computer or device helps us provide you with better customer service.

As is true of most internet services, we gather some information automatically and store it in log files. This information includes Internet Protocol (IP) addresses, browser type and language, Internet service provider (ISP), referring and exit websites and applications, operating system, date/time stamp, and clickstream data.

We use this information to understand and analyze trends, to administer the site, to learn about user behavior on the site, to improve our services, and to gather demographic information about our user base as a whole. We may use this information in our marketing and advertising services.

In some of our email messages, we may use a “click-through URL” linked to content on our Websites. When customers click one of these URLs, they pass through a separate web server before arriving at the destination page on our Websites. We may track this click-through data to help us determine interest in particular topics and measure the effectiveness of our customer communications. If you prefer not to be tracked in this way, you should not click text or graphic links in the email messages.

Pixel tags enable us to send email messages in a format customers can read, and they tell us whether mail has been opened. We may use this information to reduce or eliminate messages sent to customers.

International Users

All the information you provide around the world may be transferred or accessed as described in this Privacy Policy. If you access or use the Websites outside the United States, your information will be transferred to the United States, and processed and stored here under United States privacy standards and this Privacy Policy. By using the Websites and providing information to us, you consent to such transfer to, processing in, and storage in the United States.

Children's Online Privacy Protection Act Notice

The Websites are for use by adults only and are not intended for use by children under the age of 13. We do not market the Websites to children under the age of 13 and do not intentionally collect, share, sell, distribute, assign, disclose, rent or transfer any personal information from such visitors. Further, in the event that we have actual notice that a child under the age of 13 has provided personal information to us, we will take reasonable measures to delete all or virtually all of the child's personal information from our records to the extent possible. We request that children DO NOT provide information to us.

The IDAs Do Not Track You Online

The IDAs do not track you when you visit other websites or engage in other activities online, so we do not register "do not track" signals from your browser.

Information Choices and Changes

Our marketing emails tell you how to "opt-out." If you opt out, we may still send you non-marketing emails. Non-marketing emails include emails about our business dealings with you.

You may send requests about personal information to our Contacting Us information below. You can request to change contact choices, opt-out of our sharing with others, and update your personal information.

You can typically remove and reject cookies from our Websites with your browser settings. Many browsers are set to accept cookies until you change your settings. If you remove or reject our cookies, it could affect how our Websites work for you.

Access to Personal Information

You can help ensure that your contact information and preferences are accurate, complete, and up to date. For other personal information we hold about you, we will provide you with access for any reasonable purpose, including to request that we correct the data if it is inaccurate or delete the data if we are not required to retain it by law. We may decline to process requests that are frivolous/vexatious, jeopardize the privacy of others, are impractical, or for which access is not otherwise required by law. Access, correction, or deletion requests can be made by contacting us as provided in this Privacy Policy.

Links and Third Party Websites

The Websites may contain links to other and third-party websites. Please be aware that we are not responsible for the privacy or security practices or the content of such other websites. We encourage our Visitors to read the privacy and security statements of each and every website they visit. This Privacy Policy applies solely to information collected by us through our Websites and does not apply to any other or third-party websites. The ability to access information of third parties from the Websites, or links to other websites or locations, is for your convenience and does not signify our endorsement of such third parties, their products, their services, their privacy, terms of use, or security practices, other websites, locations, or their content.

Your Consent To This Privacy Policy

Access and/or use of the Websites signifies your consent, as well as the consent of the entity for whom you use the Websites and whose information you submit (if any), to this online Privacy Policy, including the collection and use of information provided and automatically collected by the IDAs, as described in this Privacy Policy, and also signifies agreement to the Terms of Use for the Websites. Continued access and use of the Websites shall be deemed to constitute implied acceptance of such terms. It is your responsibility to review our Privacy Policy for any changes.

Our Commitment to Your Privacy

To make sure your personal information is secure, we communicate our privacy and security guidelines to our employees and strictly enforce privacy safeguards found herein. However, we are not required to do so, and do not intend to form a representation, warranty or agreement with you to do so. To the fullest extent of the law, we are consequently not liable for any actions of our employees or any other parties, which are not in compliance with this Privacy Policy.

Contacting Us

If you have questions about anything contained in this Privacy Policy, including how your information is used, you may contact us at:

Telephone: (602) 534-0180

Email: mboess@phoenixida.com

Mail: Privacy Policy Inquiries
Home in Five Advantage Program
251 West Washington Street, Ninth Floor
Phoenix, Arizona 85003

Material Changes to This Privacy Policy

This Privacy Policy does not govern any of your visits to the Websites prior to May 18, 2017. Such visits may have been made by you when the Websites were within the ownership, custody or control of unaffiliated third parties. The “Last Modified” date, above, indicates the most recent date that any material changes were made to this Privacy Policy. Information you provide to us is governed by the Privacy Policy in effect on the date your information was submitted to us, so you should check for updates each time information is submitted to us. We will not use your information except as provided in the Privacy Policy then in effect, unless you have specifically agreed to any later changes.

Security Policy

We want our Visitors to feel confident about using our Websites to plan their home buying process, so we are committed to protecting the information we collect. All personal information you provide is encrypted and secure and such security is implemented through a security program with a web design and maintenance firm to keep information that is stored in our systems protected from unauthorized access.

Our Websites are hosted in a secure environment. The Websites’ servers/systems are configured with data encryption, or scrambling technologies, and firewalls. When you enter personal information during the process, or during a customer email sign-up, your data is protected to ensure safe transmission.