



## **PRIVACY POLICY**

### **Golden State AMC**

Version Date: May 1, 2013

#### **GENERAL**

Golden State AMC ("Company" or "we" or "us" or "our") respects the privacy of its users ("user" or "you") using our website located at <https://goldstate.AppraisalScope.com>, including other media forms and media channels related or connected thereto (collectively, the "Website") to learn about our products and services. The following Company privacy policy ("Privacy Policy") is designed to inform you, as a user of the Website, about the types of information that Company may gather about or collect from you in connection with your use of the Website. It also is intended to explain the conditions under which Company uses and discloses that information, and your rights in relation to that information. Changes to this Privacy Policy are discussed at the end of this document. Each time you use the Website, however, the current version of this Privacy Policy will apply. Accordingly, each time you use the Website you should check the date of this Privacy Policy (which appears at the beginning of this document) and review any changes since the last time you used the Website. Our Website is hosted in the United States of America and is subject to U.S. state and federal law. If you are accessing our Website from other jurisdictions, please be advised that you are transferring your personal information to us in the United States, and by using our Website, you consent to that transfer and use of your personal information in accordance with this Privacy Policy. You also agree to abide by the applicable laws of applicable states and U.S. federal law concerning your use of the Website and your agreements with us. Any persons accessing our Website from any jurisdiction with laws or regulations governing the use of the Internet, including personal data collection, use and disclosure different from those of the jurisdictions mentioned above may only use the Website in a manner lawful in their jurisdiction. If your use of our Website would be unlawful in your jurisdiction, please do not use the Website.

**BY USING OR ACCESSING THE WEBSITE, YOU ARE ACCEPTING THE PRACTICES DESCRIBED IN THIS PRIVACY POLICY.**

## **CHILDREN**

The Children's Online Privacy Protection Act ("COPPA") protects the online privacy of children under 13 years of age. We do not knowingly collect or maintain personal information from anyone under the age of 13, unless or except as permitted by law.

## **CUSTOMER DATA**

Users of our services may electronically submit data or information to us for hosting and processing purposes ("Customer Data"). Company will not review, share, distribute, or reference any such Customer Data except as provided in our service provider agreement entered into with a customer, or as may be required by law. In accordance with our service provider agreement, Company may access Customer Data only for the purpose of providing our services, preventing or addressing service or technical problems, at a customer's request in connection with customer support matters, or as may be required by law.

## **GATHERING, USE AND DISCLOSURE OF NON-PERSONALLY-IDENTIFYING INFORMATION**

### ***USERS OF THE WEBSITE GENERALLY***

"Non-Personally-Identifying Information" is information that, without the aid of additional information, cannot be directly associated with a specific person.

"Personally-Identifying Information," by contrast, is information such as a name or email address that, without more, can be directly associated with a specific person. Like most website operators, Company gathers from users of the Website Non-Personally-Identifying Information of the sort that Web browsers, depending on their settings, may make available. That information includes the user's Internet Protocol (IP) address, operating system and browser type, and the locations of the Web pages the user views right before arriving at, while navigating and immediately after leaving the Website. Company analyzes Non-Personally-Identifying Information gathered from users of the Website to help Company better understand how the Website is being used. By identifying patterns and trends in usage, Company is able to better design the Website to improve users' experiences, both in terms of content and ease of use. From time to time, Company may also release the Non-Personally-Identifying Information gathered from Website users in the aggregate, such as by publishing a report on trends in the usage of the Website.

### ***WEB COOKIES***

A "Web Cookie" is a string of information which assigns you a unique identification that a website stores on a user's computer, and that the user's browser provides to the website each time the user submits a query to the site. We use cookies on the Website to keep track of services you have used. Company also uses Web Cookies to track the pages that users visit during each Website session, both to help Company improve users' experiences and to help Company understand how the Website is being used. As with other Non-Personally-Identifying Information gathered from users of the Website, Company analyzes and discloses in aggregated form information gathered using Web Cookies, so as to help Company, its partners and others better understand how the Website is being used. Company does not attempt

to link information gathered using Web Cookies to Personally-Identifying Information. COMPANY USERS WHO DO NOT WISH TO HAVE WEB COOKIES PLACED ON THEIR COMPUTERS SHOULD SET THEIR BROWSERS TO REFUSE WEB COOKIES BEFORE ACCESSING THE WEBSITE, WITH THE UNDERSTANDING THAT CERTAIN FEATURES OF THE WEBSITE MAY NOT FUNCTION PROPERLY WITHOUT THE AID OF WEB COOKIES. WEBSITE USERS WHO REFUSE WEB COOKIES ASSUME ALL RESPONSIBILITY FOR ANY RESULTING LOSS OF FUNCTIONALITY.

### **AGGREGATED AND NON-PERSONALLY-IDENTIFYING INFORMATION**

We may share aggregated and Non-Personally Identifying Information we collect under any of the above circumstances. We may also share it with third parties and our affiliate companies to develop and deliver targeted advertising on our Website and on websites of third parties. We may combine Non-Personally Identifying Information we collect with additional Non-Personally Identifying Information collected from other sources. We also may share aggregated information with third parties, including advisors, advertisers and investors, for the purpose of conducting general business analysis. For example, we may tell our advertisers the number of visitors to our Website and the most popular features or services accessed. This information does not contain any Personally-Identifying Information and may be used to develop website content and services that we hope you and other users will find of interest and to target content and advertising.

### **COLLECTION, USE AND DISCLOSURE OF PERSONALLY-IDENTIFYING INFORMATION**

As defined above, Personally-Identifying Information is information that can be directly associated with a specific person. Company collects a range of Personally-Identifying Information from and about Website users. Much of the Personally-Identifying Information collected by Company about users is information provided by users themselves when they inquire about our products or services or otherwise interact with us online. That information may include each user's name, address, email address, and telephone number, and, if you transact business with us, financial information such as your payment method (valid credit card number, type, expiration date or other financial information). Users of the Website are under no obligation to provide Company with Personally-Identifying Information of any kind, with the caveat that a user's refusal to do so may prevent the user from using certain Website features.

BY USING THE WEBSITE, YOU CONSENT TO THE USE AND DISCLOSURE OF YOUR PERSONALLY IDENTIFYING INFORMATION AS DESCRIBED IN THIS "COLLECTION, USE AND DISCLOSURE OF PERSONALLY-IDENTIFYING INFORMATION" SECTION.

### **COMPANY COMMUNICATIONS**

We may also send you service-related announcements from time to time through the general operation of the service. Generally, you may opt out of such emails, though we reserve the right to send you notices about your account (if applicable) even if you opt out of all voluntary email notifications.

## COMPANY DISCLOSURES

Company will disclose Personally-Identifying Information under the following circumstances:

- **BY LAW OR TO PROTECT RIGHTS.** When we believe disclosure is appropriate in connection with efforts to investigate, prevent, or take other action regarding illegal activity, suspected fraud or other wrongdoing; to protect and defend the rights, property or safety of our Company, our users, our employees, or others; to comply with applicable law or cooperate with law enforcement; or to enforce our agreements with customers, or other agreements or policies, in response to a subpoena or similar investigative demand, a court order, or a request for cooperation from a law enforcement or other government agency; to establish or exercise our legal rights; to defend against legal claims; or as otherwise required by law. In such cases, we may raise or waive any legal objection or right available to us.
- **MARKETING COMMUNICATIONS.** Unless users opt-out from receiving Company marketing materials, Company may email users about products and services that Company believes may be of interest to them. If a user wishes to opt-out of receiving marketing materials from Company, user may do so by following the unsubscribe link in email communications, or contacting us using the contact information below.
- **AFFILIATES.** We may share some or all of your personal information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates would include a parent company or any subsidiaries, joint venture partners, or other companies that we control or that is under common control with us. Such intercompany transfers may be to and from the United States and any other country in which we or our agents maintain facilities for the purposes identified in this Privacy Policy, as well as for storage, processing or other business use as permitted under this Privacy Policy. By accessing or using our Website you consent to the transfer of your personal information among these entities, including those located outside of your country of residence.
- **THIRD PARTY SERVICE PROVIDERS.** We may share your Personally-Identifying Information, which may include your name and contact information (including email address) with our authorized service providers that perform certain services on our behalf. These services may include fulfilling orders, providing customer service and marketing assistance, performing business and sales analysis, supporting our website functionality, and supporting contests, sweepstakes, surveys and other features offered through our Website. We may also share your name, contact information and credit card information with our authorized service providers who process credit card payments. These service providers may have access to personal information needed to perform their functions but are not permitted to share or use such information for any other purpose.
- **BUSINESS TRANSFERS; BANKRUPTCY.** Company reserves the right to transfer all Personally-Identifying Information in its possession to a successor organization in the event of a merger, acquisition, or bankruptcy or other sale of all or a portion of Company's assets. Other than to the extent ordered by a

bankruptcy or other court, the use and disclosure of all transferred Personally-Identifying Information will be subject to this Privacy Policy, or to a new privacy policy if you are given notice of that new privacy policy and are given an opportunity to affirmatively opt-out of it. Personally-Identifying Information submitted or collected after a transfer, however, may be subject to a new privacy policy adopted by the successor organization.

### **CHANGING PERSONALLY-IDENTIFYING INFORMATION**

You may at any time review or change your Personally-Identifying Information by contacting us using the contact information below. Upon your request, we will delete your contact information from our active databases. Such information will be deleted in accordance with our data deletion policy and applicable law. To make this request, contact us as provided below. We will retain in our files some personal information to prevent fraud, to troubleshoot problems, to assist with any investigations, and to comply with legal requirements as is permitted by law. Therefore, you should not expect that all your personal information will be completely removed from our databases in response to your requests. Additionally, we keep a history of changed information to investigate suspected fraud.

### **GENERAL USE**

We use the Personally-Identifiable Information in the file we maintain about you, and other information we obtain from your current and past activities on the Website to: deliver the products and services that you have requested and provide you with customer support, communicate with you by email, postal mail, telephone and/or mobile devices about products or services that may be of interest to you either from us, our affiliate companies or other third parties, develop and display content and advertising tailored to your interests on our Website and other sites, resolve disputes, troubleshoot problems, measure consumer interest in our services, inform you of updates, customize your experience, detect and protect us against error, fraud and other criminal activity, enforce our agreements with customers, and as otherwise described to you at the time of collection. At times, we may look across multiple users to identify problems. In particular, we may examine your Personally-Identifiable Information to identify users using multiple user IDs or aliases. We may compare and review your Personally-Identifiable Information for accuracy and to detect errors and omissions. We may use financial information or payment method to process payment for any purchases made on our Website, enroll you in the discount, rebate, and other programs in which you elect to participate, to protect against or identify possible fraudulent transactions, and otherwise as needed to manage our business.

### **COLLECTION AND USE OF INFORMATION BY THIRD PARTIES GENERALLY**

Company contractually prohibits its contractors, affiliates, vendors and suppliers from disclosing Personally-Identifying Information received from Company, other than in accordance with this Privacy Policy. Third parties are under no obligation to comply with this Privacy Policy, however, with respect to Personally-Identifying Information that users provide directly to those third parties or that those third parties collect for themselves. These third parties include advertisers, providers of games, utilities, widgets and a variety of other third party applications accessible through the Website. Company neither owns nor controls the third-party websites

and applications accessible through the Website. Thus, this Privacy Policy does not apply to information provided to or gathered by the third parties that operate them. Before visiting a third-party, or using a third party application, whether by means of a link on the Website, directly through the Website, or otherwise, and before providing any Personally-Identifying Information to any such third party, users should inform themselves of the privacy policies and practices (if any) of the third party responsible for that website or application, and should take those steps necessary to, in those users' discretion, protect their privacy.

## **SECURITY**

We take security of your Personally-Identifying Information seriously and use reasonable electronic, personnel, and physical measures to protect it from loss, theft, alteration, or misuse. However, please be advised that even the best security measures cannot fully eliminate all risks. We cannot guarantee that only authorized persons will view your information. We are not responsible for third party circumvention of any privacy settings or security measures.

## **PRIVACY POLICY CHANGES**

Company may, in its sole discretion, change this Privacy Policy from time to time. Any and all changes to Company's Privacy Policy will be reflected on this page and the date new versions are posted will be stated at the top of this Privacy Policy. Unless stated otherwise, our current Privacy Policy applies to all information that we have about you. Users should regularly check this page for any changes to its Privacy Policy. Company will always post new versions of the Privacy Policy on the Website. However, Company may, as determined in its discretion, decide to notify users of changes made to this Privacy Policy via email or otherwise. Accordingly, it is important that users always maintain and update their contact information.

## **CALIFORNIA PRIVACY RIGHTS**

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits our users who are California residents to request and obtain from us once a year, free of charge, information about the personal information (if any) we disclosed to third parties for direct marketing purposes in the preceding calendar year. If applicable, this information would include a list of the categories of personal information that was shared and the names and addresses of all third parties with which we shared information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing to our privacy officer as listed below.

## **CONTACT**

If you have any questions regarding our Privacy Policy, please contact our privacy officer at:

Privacy Officer  
Golden State AMC  
1436 Glenoaks Blvd# 116, Glendale, California 91201  
Email: [cs@goldenstateamc.com](mailto:cs@goldenstateamc.com)  
Phone: 877-611-1888