

PRIVACY POLICY
For Angela Helmer, Broker, REALTOR®, GRI

You have chosen to do business with Angela Helmer, real estate broker (“Company”). The relationship will be handled with care, including confidential information that may come into our possession during the course of the transaction. The security of your information is important to us and your privacy should not be comprised. Company is committed to maintaining the confidentiality of that information and following accepted standards to protect personal information submitted to us.

No transaction method over the internet or for electronic storage is 100% secure and Company cannot guarantee its absolute security. For example, Company does not have access or control over “cookies” (data that is sent to your browser from a web server and stored on your computer’s hard drive). Cookies and web beacons (electronic images) compile aggregated statistics to analyze how our site is used and may be used in some of our emails to let us know which emails and links have been opened by recipients. This allows us to gauge the effectiveness of our communications and marketing. Cookies and web beacons are not covered under our privacy policy. Company is not responsible for links contained in our website and does not control content or privacy protection of other sites. Company encourages you to be aware when you leave a site and to read privacy statements of any other site that collects personally identifiable information.

Company collects non-public personal information about you from information Company receives from your loan applications, rental applications, lease agreements, or consumer-reporting agencies. Non-public personal information can be: address, telephone number, e-mail address, social security number, and date of birth. This information is used to contact you about the listings and services on our site in which you have expressed interest.

Company may disclose such information to companies that perform other services on our behalf such as tenant-check companies. Company restricts access to non-public personal information about you to those persons who need to know that information in connection with providing services or products to you.

Personal information is:

- (1) information in a consumer report; or
- (2) an individual's first name or initial and last name in combination with any of the following:
 - (a) birth date;
 - (b) social security number or other government issued identification number;
 - (c) mother's maiden name;
 - (d) unique biometric data (fingerprint, voice print, retina image);
 - (e) unique electronic identification number our routing code;
 - (f) telecommunication access devices including debit or credit card information;
 - (g) rental history; or
 - (h) financial institution account or information.

A consumer report is a report related to a person's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living prepared by or obtained from an agency that collects such Information such as a credit reporting agency.

Company obtains personal information in the following ways:

- (1) in consumer reports from reporting agencies to which this company subscribes in connection with lease applications, loan applications, or for other reasons that the consumer may authorize this company to obtain;
- (2) in lease applications a prospective tenant completes;
- (3) in loan applications a borrower or buyer completes;

- (4) in management or service agreements a client completes;
- (5) in other real estate related forms or agreements the customer or client completes in or related to a transaction;
- (6) in tax reporting forms that the customer or client is required to complete and which are given to this company;
- (7) in customer or client website or other internet visits and requests for information.

When completing the forms required above, the customer or client may send the information to Company by mail, fax, personal delivery, by e-mail, or through website visits. Customers or clients may occasionally provide personal information to Company or its agents by other means such as telephone calls, fax messages, or e-mail messages expedite a transaction in which the customer or client is involved. Changes in personal information must be submitted in writing.

Personal Information from Prospective Tenants is primarily used to obtain consumer reports (credit checks). It may also be used to perform background checks and rental history searches. The information in the consumer reports may be discussed with landlords for whom Company manages property. Company also reports information to credit reporting agencies and uses personal information to complete those reports. Social security numbers and driver's license numbers are kept on file, and disposed after an agreement period has ended.

Personal Information from Owners of Properties Managed by the Company: When Company acts as a property manager for a property owner, Company uses the property owner's personal information only: (a) to deliver the required management services; (b) to file any required reports with governmental agencies (for example, JP courts, the IRS); or (c) for other purposes the property owner may authorize.

Personal Information from Clients: When Company represents a person (buyer, seller, landlord, or tenant) in a transaction the agent servicing the client may, on the client's behalf and at the client's instruction, convey personal information he or she provides to the agent to service providers (for example, mortgage lenders and title companies) as those service providers may require for the products or services the client needs or requests. If Company represents a prospective tenant in a lease transaction, the personal information may, on the tenant's behalf and with the tenant's knowledge, be discussed, exercising reasonable discretion, with and provided to landlords or their agents. Company and its agents exercise reasonable discretion when discussing any personal information with others.

Personal information is protected in that written files are protected in restricted files. Electronic records are protected under an access name and password assigned to persons in Company.

Company and its agents exercise reasonable discretion when discussing any personal information with others and releases personal information to others only as described by this policy.

Company does not permit its employees or agents to make copies of consumer reports or records of insurance claims. The consumer reports retained in Company's files are not to be accessed in the future as a convenience to customers or clients.

The individual agents that work with Company are independent contractors and the agent with whom a customer or client works with may maintain a separate transaction file. Company instructs its agents to not permit other persons to access the personal information in files the agents maintain. Company instructs its agents to protect the personal information in the agents' files in the same manner as described in this policy.

Access to the personal information in Company's files is by the following persons:

- (1) the agent or broker who is servicing or coordinating the transaction;
- (2) the office manager to whom the agent reports;
- (3) the application processor(s);
- (4) employees who need to access the information to assist agents, brokers, accountants, office managers in processing or performing a task; and
- (5) the owner of Company.

Property owners for whom Company manages properties **do not** have access to personal information in the Company's files. However, Company and its agents may discuss the information in a tenant's consumer report or lease application with a property owner. Copies of such information are provided to the landlord only: (1) with the tenant's consent; or (2) if Company ceases to be the property manager and the landlord requests that the files be sent to the landlord, the landlord's attorney, or the new property manager.

Personal information from a buyer, seller, landlord, or tenant may be discussed with others (such as mortgage lenders or prospective landlords) only as is reasonably necessary to negotiate or close the transaction or to provide the services the customer or client seeks from this company. Company may, at the customer's or client's written request, provide personal information to service providers in a transaction such as a title company or mortgage company if it is necessary to expedite or complete a transaction.

If Company is required by law to allow others to access the personal information in Company's files, Company will comply with the law (for example, compliance with court orders, subpoenas, or governmental investigations). Company will also allow law enforcement agencies access to personal information to cooperate with such investigations.

Personal information is disposed by Company using reasonable measures. Personal information is usually disposed of by shredding documents, erasing electronic files by means that make the files unreadable or undecipherable, or by eradicating personal information from documents or electronic files in ways that make the personal information unreadable. The disposal is done in-house or Company may hire a document and record destruction firm.

Erroneous Records: If Company erroneously reports information to a consumer reporting agency, Company will act to correct the information in Company's records and request the reporting agency to correct the information in its records promptly after Company has learned and determined that the report was in error.

If Company maintains an erroneous record that a consumer has issued a dishonored check, Company will promptly delete the record after Company and consumer agree that the information is in error or after the consumer provides Company with a law enforcement agency report stating that the dishonored check was not authorized.

Notice: Company asks any person who provides personal information to Company or one of its agents to identify the information at that time as "personal information."

Choice/Opt-Out: You may choose to stop receiving newsletters or marketing emails or other information by following the unsubscribe instructions included in those emails or you can contact Angela Helmer at avehelmer10@gmail.com.