

# JamesGosaRealEstate.COM

## ONLINE PRIVACY POLICY

Welcome to the JamesGosaRealEstate.com, [www.PrivateInvestmentEquityGroup.com](http://www.PrivateInvestmentEquityGroup.com), [www.NWBC.com](http://www.NWBC.com) and [www.TexasCLD.com](http://www.TexasCLD.com) each also with a .info inclusively and separately are referred to as (the "Site"), a Site provided by James Gosa Consulting, Inc. ("we", "us" or "our"). We want you to feel comfortable using the Site, so we have created this Privacy Policy to let you know what information we may collect from you on the Site and how we may use that information. Please take a moment to review the terms of our Privacy Policy. Our privacy policy tells you about our information practices when you provide personal information to us, whether collected online or offline, or when you visit us online to browse, obtain information, or conduct a transaction. Personal information may include your name, email, mailing and/or business address, phone numbers, or other information that identifies you personally. We do not require you to register or provide personal information to visit our website. By visiting the Site, you agree to accept the practices and policies of our Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Site. This policy, effective as of January 1, 2014, applies to information collected through the Site and covers the following areas:

- What personally identifiable information is collected by us through the Site;
- How we use this information;
- With whom we may share this information;
- What types of security procedures are in place to protect the loss, misuse or alteration of information under our control; and
- How you can correct any inaccuracies in the information.

### INFORMATION COLLECTION

We collect information on the Site at two different stages. First, we collect anonymous, aggregate information (such as domain name or IP address) from all visitors to the Site. This type of information is never linked to any personally identifiable information and is only used in the aggregate to generate statistical reports about the use of the Site.

Second, we require the submission of certain personally identifiable information when you use the services available on the Site. For example, your use of your username and password allows us to identify you as our Associate. On some of our Sites, you can order products or services, make requests and register to receive materials. The types of personal information that may be collected on these pages are name, user name, contact and billing information, transaction and credit card information.

We do collect "cookies" to store your preferences and record session information, such as items you add to your shopping cart. A cookie is a small text file that can be stored on your computer's hard drive. When you view the Site, some information in the form of a "cookie" may be automatically stored on your computer. This allows us to tailor the Site to your specific interests and preferences. If you want to disable these cookies,

most Internet Browsers will allow you to delete cookies from your computer hard drive, prevent them from being stored or signal a warning before a cookie is stored. You should refer to your Browser instructions or help screen to learn more about these functions.

#### USE OF YOUR PERSONAL INFORMATION

We use your information to better understand your needs and provide you with better service. Specifically, we use your information to provide you our products and services, to communicate back to you, to update you on services and benefits, and to personalize our Sites for you. Credit card and bank account numbers are used only for payment processing and are not retained for other purposes.

We do not sell customer or mailing lists to outside parties, including marketers.

We protect your information. We only share your information in the following limited situations: to financial entities regarding financial transaction issues; to entities, including law enforcement, as required by law or in legal proceedings; to contractors and other entities to fulfill your product or service; or with your consent. We will only share the personal data you provide online with other entities and/or business partners who are acting on our behalf for the uses described above. Such our entities and/or business partners, including those in the United States and/or any other countries, are governed by our privacy policies with respect to the use of this data and are bound by the appropriate confidentiality agreements. We will never give or sell your personal information to be used for the purposes of sending you unsolicited commercial offers (such as Spam) from any third party. We may need to contact you for purposes other than marketing, as for example regarding the status of the Site, your account or other matters related to your role as our Associate. You may not opt-out of these kinds of communications.

#### USE OF AGGREGATE INFORMATION

We store information that we collect through log files to create a profile of our users. Log files record Internet protocol (IP) addresses, browser types, Internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the Site, track a user's movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc. are not linked to personally identifiable information. A profile is stored information detailing how individual users use the Site. It is used solely for internal purposes, to help us improve the experience of our users. We do not share your profile with any third parties.

#### DISCLOSURE OF PERSONAL INFORMATION AS REQUIRED BY LAW

We will disclose personal information when required by law, or if we have a good-faith belief that such action is necessary to (a) comply with a current judicial proceeding, a court order or legal process served on us, (b) protect and defend our rights, or (c) protect the rights, property, and other interests of our users or others.

## BUSINESS TRANSFERS

In the event we go through a business transition or a transfer, our users' personal information may be part of the assets transferred. You acknowledge that such transfers may occur, and that any acquirer of us or our assets may continue to use your personal information as set forth in this Privacy Policy.

## LINKS

We may at times provide links to other websites. These sites are not controlled by us and we are not responsible for any content contained on any such website. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the privacy practices employed by other sites. We recommend that you review the privacy and security policies of each website you visit. This Privacy Policy applies solely to information collected by our Site.

## SECURITY

Protecting the security of your personal information is very important to us. If you register with us, your online account information is protected by a password chosen by you. Access to that online account requires your username and password. We recommend that you do not disclose your username and password to any other person. To prevent unauthorized access or disclosure, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect online. We use the latest in encryption technology when collecting or transferring sensitive data, such as credit card and bank account information.

We take commercially reasonable precautions to protect your information. However, given the nature of the Internet and the fact that network security measures are not infallible, we cannot guarantee the security of your information.

We also make an effort to protect your information off-line. All of our users' information, not just the sensitive information mentioned above, is restricted in our offices. Only employees who need the information to perform a specific job are granted access to personally identifiable information. All employees are kept up-to-date on our security and privacy practices. Finally, the servers that store your personally identifiable information are housed in a secure environment.

When registering for access to a secure area of the Site, we will ask you to select a username and password. We recommend that you do not divulge your password to anyone. We will never ask you for your password in an unsolicited phone call or in an unsolicited email. Also, remember to sign out of the registered site and close your browser window when you have finished your work. This is to ensure that others cannot access your personal information and correspondence when accessing your computer.

## CORRECTING, UPDATING, DELETING AND DEACTIVATING PERSONAL INFORMATION

If your personally identifiable information changes, you may contact us to correct, update or delete and deactivate our record of your personally identifiable information.

#### INTERNATIONAL USE

Information that is submitted to our Sites will be collected, processed, stored, disclosed, and disposed of in accordance with applicable U.S. law. If you are a non-U.S. user, you agree and acknowledge that we may collect and use your personal data and disclose it outside your resident jurisdiction, as discussed in "Whom We Share It With" above. In addition, such information may be stored on servers located outside your resident jurisdiction. U.S. law may not provide the degree of protection for information that is available in other countries. By providing us with your information, you acknowledge that you have read this Policy, understand it, agree to its terms and consent to the transfer of such information outside your resident jurisdiction. If you do not agree to this policy, please do not use the Sites.

#### PRIVACY POLICY FOR MINORS

We do not knowingly collect information from minors. If you are under 18, please do not provide any personal information to us. If any information is collected from minors in error, we will delete such information immediately. You may contact us at [GoJimGoConsulting@gmail.com](mailto:GoJimGoConsulting@gmail.com), if you believe that any information was unknowingly collected from a minor.

#### CHANGES TO THESE TERMS

The terms of this Privacy Policy may change from time to time without prior notice to you, so please check this page periodically for any changes. Your continued use of the Site following the posting of changes to these terms will mean you accept those changes.

#### CONSENT

We respect the online privacy of all online visitors. By using the Site, you consent to the collection and use of this information by us in a manner consistent with the guidelines stated in this policy.

#### INQUIRIES

If you have comments or questions about our privacy policy, please contact us at: [Support@JamesGosaRealEstate.com](mailto:Support@JamesGosaRealEstate.com)