

Privacy Policy

Effective: June 23, 2020

This Privacy Policy (“Privacy Policy”) applies to the websites, products, and services controlled by Midwest Real Estate Data LLC (“MRED,” “we,” “us” and “our”) where this privacy policy is posted (the “Sites”). We at MRED have a firm commitment to the privacy and security of the information provided by you at our Sites.

Please read this Privacy Policy carefully because by registering for or using the Sites, you agree to be bound to this Privacy Policy, which is incorporated into our Terms of Use, available [here](#). We encourage you to periodically review this Privacy Policy to keep up to date on how we are handling your personal information.

Please note the arbitration provision set forth below, requiring you to arbitrate any claims you may have against MRED on an individual basis. ARBITRATION ON AN INDIVIDUAL BASIS MEANS THAT YOU WILL NOT HAVE, AND YOU WAIVE, THE RIGHT FOR A JUDGE OR JURY TO DECIDE YOUR CLAIMS, AND THAT YOU MAY NOT PROCEED IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE CAPACITY.

The Types of Personal Information We Collect

When you use our Sites, we collect your personal information. The types of personal information we collect from you depends on the features you use on the Sites. “Personal information” is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or household. This information may include:

- **Account Information and Identifiers.** We may collect information from you when you sign up for a membership, register for an account with us, either directly or through credentials from a third-party platform like Facebook or Google, or have your information submitted on your behalf by an agent. That information may include identifiers, such as your full name, email address, username, password, phone number, professional information including license numbers, and other information you provide. We collect this information directly from you or indirectly from you (e.g., from observing your actions on our Sites). We may disclose this information to third parties, such as advertising networks, internet service providers, data analytics providers, operating systems and platforms, administrative service providers, linked third-party platforms that enable you to sign up for or log in to your account, and social networks to fulfill or meet the reason you provided the information or for marketing purposes.
- **Email Addresses.** We may collect your email address and name when you sign up for access to the Sites or if you otherwise request information from the Sites. We collect this information directly from you or through credentials from a third-party platform like Facebook or Google. We may disclose this information to third parties, such as advertising networks and data analytics providers, or linked third-party platforms that

enable you to sign up for or log in to your account, in order to fulfill or meet the reason you provided the information or for marketing purposes.

- Demographic Information and Geolocation Data. We may collect your demographic information, geolocation data, and protected classification characteristics, such as your gender, city, state, and country. We collect this information directly from you, from linked third-party platforms that enable you to sign up for or log in to your account, or indirectly from you (e.g., from observing your actions on our Sites). We may disclose this information to third parties, such as advertising networks, internet service providers, data analytics providers, operating systems and platforms, linked third-party platforms that enable you to sign up for or log in to your account, and social networks to fulfill or meet the reason you provided the information or for marketing purposes.
- Internet or Other Similar Network Activity Information. We may collect data about how you and your devices interact with the Sites. This could include features you use, the web pages you visit, the search terms you enter, network activity from a third-party platform like Facebook or Google when you log in with those credentials, and any actions you take with the Sites. This could also include data about your devices and the network you use to connect to our services, including IP address, device identifiers, and data about the performance of the services you use on the Sites and any problems you experience with them. We may disclose this information to third parties, such as advertising networks, internet service providers, data analytics providers, operating systems and platforms, administrative service providers, linked third-party platforms that enable you to sign up for or log in to your account, and social networks to fulfill or meet the reason you provided the information or for marketing purposes.
- Professional and Education Information. We may collect information about your professional certifications, associations, or license numbers. We may also collect information about the courses and trainings you have taken from other third parties or have taken from MRED's Sites. This information is used to track the trainings you have taken from us or to verify your qualifications, including where it is required to access relevant sections of our Sites. We may disclose this information to third parties, such as advertising networks, data analytics providers, and social networks to fulfill or meet the reason you provided the information or for marketing purposes.
- Commercial Information. We collect commercial information, including records of personal property, products or services purchased, obtained, or considered, directly from you or from third parties that maintain this information in official records. We use this information for marketing or to fulfill or meet the reason you provided the information, e.g., to provide our products and Services to you, targeted advertising, or to respond to a request. We disclose this information for business purposes to third party agents and advertising networks.
- Content and Other Information You Provide to Us. We may collect additional content and information that you voluntarily provide us, such as when you submit a complaint or send us feedback. We may disclose this information to third parties, such as advertising networks, internet service providers, data analytics providers, operating systems and platforms, and social networks to fulfill or meet the reason you provided the information.
- Inferences From Other Personal Information. We may collect inferences drawn from other personal information to create a profile about you that reflects your preferences, characteristics, etc. We collect this information indirectly from you (e.g., from observing



your actions on our Sites) or from linked third-party platforms like Facebook or Google. We may disclose this information to third parties, such as advertising networks, internet service providers, data analytics providers, operating systems and platforms, linked third-party platforms, and social networks for marketing purposes.

We retain your personal information only for as long as necessary for the purpose for which it was collected.

You have choices about the information we collect. When you are asked to provide personal information, you may decline. But if you choose not to provide information that is necessary to provide a product or service, you may not be able to use some of our features, products, or services.

How We Collect Personal Information

Passive Collection

We may collect information passively, while you are visiting or interacting with the Sites. We call this “passive” collection since you may not know that this information is being collected when you visit or interact with the Sites. This information may consist of the following items: website visitors’ IP address, IP address-related information, system Media Access Control address, network configuration information, network device information, browser plug-in type and versions, and operating system

- Cookies, Web Beacons, and Similar Technologies. One particular way that we collect information passively is through cookies, web beacons, and other similar technologies. Cookies are small text files placed on your device that uniquely identify your device and which a website can transfer to a consumer’s hard drive to keep records of his or her visit at a website. Web beacons are small pieces of information that are embedded in images in the pages of websites. Both serve to improve your experience when visiting the Sites. You may set most browsers to notify you if you receive a cookie, or you may choose to block cookies with your browser, but if you do, you may not be able to take advantage of personalized features on the Sites. Some of the cookies we use may be more persistent in nature, meaning they may not be deleted when your cookies are deleted. Please check your browser and browser settings to determine where these types of cookies are stored and whether and how they may be deleted. The Network Advertising Initiative also offers a means to opt-out of a number of advertising cookies. Please visit www.networkadvertising.org to learn more. In any event, if you reject our cookies, you may still use the Sites, but you may be limited in some of the features. We may also work with service providers that use cookies and web beacons to collect information about your visits to the Sites and to other websites you may visit, and to serve advertisements to you across the Internet based on that information.
- Google Analytics. To help facilitate the delivery of relevant content, we use Google Analytics. Google Analytics uses cookies to report on user interactions on our and others' websites. We use the data collected for optimizing marketing, refining advertising and/or programming strategies, and generally improving user experience. For more information about Google Analytics and how it collects and processes data, please visit:



<https://policies.google.com/technologies/partner-sites> and instructions on opting out of Google Analytics using a specific plug-in is available at the following link: <https://tools.google.com/dlpage/gaoptout>. Note that this opt-out is specific to Google activities and does not affect the activities of other ad networks or analytics providers that we may use.

Direct Collection

We also collect information from you directly, at the time you supply information to us via the Sites. For instance, if you contact us to subscribe to our membership and other products or services, ask questions, or provide us feedback about the Sites or any of our products or services, we may store your communications, including any personal information you include in them, so we can effectively respond to you. If you do not want us to directly collect your personal information, please do not provide it to us.

Other Sources

We may also collect or receive information from other sources including third-party information providers and third-party platforms, such as social media sites. This information may be used to supplement your profile and it will be combined with other information we collect.

For example, when you use Facebook credentials to create and log in to an account, we will collect, store, and use any information you agreed that Facebook can provide to us, in accordance with this Privacy Policy. Your agreement and our access to your information takes place when you instruct, accept, or allow Facebook to register you for an account.

How We Use the Personal Information We Collect

We use your information primarily as necessary to provide you with our products and services, including in one of more of the following ways:

- **Customer User Experiences.** We may use your personal information to create customized experiences, or to provide you information or services tailored to your interests and preferences. We may use your IP address and other similar information to make our websites easier to use and navigate as well as to personalize the content provided on the Sites.
- **Communications.** We also use your information to communicate with you about your membership, account, inquiries, our company, and related news, as well as to fulfill a request from you, and send you promotional emails, surveys, newsletters, or notifications.
- **Product Improvement.** If you choose to subscribe to our membership and other products, participate in our online services, or to register for other MRED products and services, we will collect the information that you disclose and analyze the data to discover new facts that could help us better understand our products and services. We may use this information for our internal business purposes, such as research and to improve our products and analyses that may help us better market our products.
- **Advertising, Marketing, and Promotions.** We may use your information for generating web analytics to compile user information for marketing purposes, advertising,

conducting marketing analysis, providing you with recommendations for products or services based on your profile, and promotional material planning and distribution.

- Service and Website Maintenance and Improvement. We may use the information about your use of our products and services, and your other activities on the Sites to monitor user traffic patterns and to try to analyze what our users prefer, so that we can design better products and services. We may analyze the information that is collected with cookies and other tracking technologies to help us improve our function and to modify the services and information that we provide. We may also use the information for fraud detection and other maintenance purposes to keep our Sites functioning and secure.
- Other Legitimate Business Reasons. We may also use your information for other legitimate business reasons, including but not limited to feedback collected via surveys or support issues.

With Whom and Why We Share Personal Information

We may share or disclose your personal information to the following categories of entities and for the following reasons:

- With third parties, to assist us in operating the Sites, conducting our business, processing payments, providing our services to you, and for our marketing and advertising purposes;
- With linked third-party platforms, such as Facebook or Google, to enable you to log in and create an account.
- To third parties, for any corporate reorganization process including, but not limited to, mergers, acquisitions, consolidation, change in control, reorganization or liquidation, and sales of all or substantially all of our assets; and
- With law enforcement, government agencies, and other third parties, for complying with the law, enforcing our website policies, or protecting our or others' rights, property, or safety.

We may choose to share aggregate and non-personal information with third parties for any reason.

Collection and Use of Information from Children Under the Age of 13

The Sites are not intended for use by persons under the age of 13. MRED does not knowingly collect information from visitors under the age of 13 and, in the event that we learn that a person under the age of 13 has provided MRED with personal information, we will delete such personal information.

Notice Regarding Public Posting Areas

Please note that some of your personal information may be exposed publicly when you participate on the Sites, such as by commenting on content. If you do not want people to know your email address, for example, do not include it in any message you post publicly. **PLEASE BE EXTREMELY CAREFUL WHEN DISCLOSING ANY INFORMATION IN PUBLIC**



POSTING AREAS. WE ARE NOT RESPONSIBLE FOR THE USE BY OTHERS OF THE INFORMATION THAT YOU DISCLOSE IN PUBLIC POSTING AREAS.

Security of Your Information

We implement security measures we believe are reasonable to protect your information. You need to know, however, that due to the open communication nature of the Internet we cannot guarantee that communication between you and us, and between us and you, will be free from unauthorized access by third parties nor can we be responsible for information stolen from our servers or computer systems by information harvesting software which may be able to scrape data. Please understand that no data transmission over the Internet can be guaranteed to be 100% secure. Consequently, we cannot ensure or warrant the security of any information you transmit to us. Understand that any information that you transfer to us is done at your own risk. If we learn of a data security systems breach we may attempt to notify you electronically regarding security, privacy, and administrative issues relating to your use of the Sites. We may post a notice on the Sites if a security breach occurs. We may also send an email to you at the email address you have provided to us. Depending on where you live, you may have a legal right to receive written notice of a data privacy or security breach.

Accessing and Controlling Your Information

If you have an account on our Sites, you can access and edit the information you provided to us through individual settings on the Sites. If you want to deactivate your account, please contact your Realtor Association.

Opting Out of Marketing Communications

You may also opt-out of commercial communications by contacting us by email at communications@mredllc.com or clicking the “unsubscribe” link in one of our marketing emails. We will process your request as soon as possible, but please be aware that it may take us some time to respond to your request and, in some circumstances regarding opt-out requests, you may receive a few more messages until your request is processed. We may also use your email address to confirm requests, send you information about changes to our products and services, and send notices and other disclosures as required by law. Please note that users cannot opt-out of these communications, but they will be primarily information in nature rather than promotional.

Link or Unlink Your Account From Other Services

You may link or unlink your account from other platform services through your account settings. For some linked services, such as Facebook or Google, you can also adjust settings to limit what information is shared during and after sign-up directly through the respective service’s privacy settings.

Third-Party Links and Plug-Ins

Our Sites may link to third-party websites from companies other than MRED, such as Realtor® Associations and MRED Marketing Partners. We are not responsible for the privacy practices or



content of such other websites. If you have any questions about how these other websites use your information, you should review their policies and contact them directly. We are not responsible for the actions of third parties.

The Sites may also offer you the ability to interact with plug-ins from social media sites, such as Facebook. MRED may know that you clicked on a social plug-in or receive other information from the social media sites. Similarly, if you have previously provided personal information to a third party operating a plug-in on the Sites, then this third-party may recognize you on the Sites. Your use of social network plug-ins is subject to each social media site's privacy policy and other terms and conditions, which may be different from ours, so please read these policies carefully to understand their policies and your options. As with linked sites, MRED has no control over the information that is collected, stored, or used by social network plug-ins.

Assignment

We may share your personal information collected via the Sites in the course of any direct or indirect reorganization process including, but not limited to, mergers, acquisitions, divestitures, bankruptcies, and sales of all or a part of our assets.

Accessing Our Sites From Outside Of The United States

If you are visiting our Sites from a location outside of the U.S., your connection may be through and to servers located in the U.S. Any information you provide during your visit will be processed and maintained on our server and other internal systems located within the U.S. You acknowledge you understand that by providing your personal information to us, your personal information (i) will be used for the uses identified above in accordance with this Privacy Policy, and (ii) may be transferred to the U.S. as indicated above, in accordance with applicable law.

Your California Privacy Rights

California Civil Code Section 1798.83 permits visitors to the Sites who are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please contact us at privacy@MREDLLC.com and include "Shine the Light Request" in the subject line of your email.

If you are a California resident, from January 1, 2020 you may have the following additional rights regarding your personal information. Note, if you are a California resident acting on behalf of another entity for due diligence or for providing a product or service, you currently have the last two rights in the list below, and the other listed rights may apply to you beginning January 1, 2021:

- You have the **right to know and right to access** information about the categories and specific pieces of personal information we have collected about you, as well as the categories of sources from which such information is collected, the purpose for collecting such information, and the categories of third parties with whom we share such



information. You also have the right to know if we have sold or disclosed your personal information. You may also request a copy of the personal information we have collected, and upon request, we will provide this information to you in electronic form.

- You have the **right to request information** about our sale or disclosure for business purposes of your personal information to third parties.
- You have the **right to request the deletion** of your personal information, subject to certain legal exceptions.
- You have the **right to opt out of the sale of your personal information** to third parties. We do not sell your personal information, including the personal information of children under 16 years of age, at this time.
- You have the **right to not be discriminated** against for exercising any of these rights.

If you would like to exercise one or more of the above rights, please contact us using the contact information provided below. You may also designate an authorized agent to make a request on your behalf. The authorized agent must be registered with the California Secretary of State and must have appropriate permission to submit requests on your behalf. Whenever feasible for verification, we will match the identifying information provided by you to the personal information already maintained by us. If, however, we cannot verify your identity from the information already maintained by us, we may request additional information.

How We Respond to Do-Not-Track Disclosures

The “Do Not Track” (“DNT”) privacy preference is an option that may be made in some web browsers allowing you to opt out of tracking by websites and online services. At this time, global standard DNT technology is not yet finalized and not all browsers support DNT. We therefore do not recognize DNT signals and do not respond to them.

Privacy Policy Changes

We reserve the right to change or amend our Privacy Policy to address new issues of privacy and information security and to reflect changes to our Sites or business practices. Any new change and/or amendments will be noted on this page and on our Home Page. We will also update the effective date above. If we make material changes to our Privacy Policy, we will notify you by posting the changes on the Sites or by using the contact information you have on file with us and will indicate when such changes become effective. By continuing to use our Sites you are agreeing to be bound by any changes or revisions made to this Privacy Policy.

Disputes and Agreement to Arbitrate

By using the Sites, you and MRED agree that, if there is any controversy, claim, action, or dispute arising out of or related to your use of the Sites, or the breach, enforcement, interpretation, or validity of this Privacy Policy or any part of it (“Dispute”), both parties shall first try in good faith to settle such Dispute by providing written notice to the other party describing the facts and circumstances of the Dispute and allowing the receiving party 30 days in which to respond to or settle the Dispute.



Notice shall be sent:

- 1) to MRED at ATTN: Legal, 2443 Warrenville Road, Suite 600, Lisle, IL 60532, or
- 2) to you at the contact information on file with MRED.

Both you and MRED agree that this dispute resolution procedure is a condition precedent that must be satisfied before initiating any litigation or filing any claim against the other party. IF ANY DISPUTE CANNOT BE RESOLVED BY THE ABOVE DISPUTE RESOLUTION PROCEDURE, YOU AGREE THAT THE SOLE AND EXCLUSIVE JURISDICTION FOR SUCH DISPUTE WILL BE DECIDED BY BINDING ARBITRATION ON AN INDIVIDUAL BASIS. ARBITRATION ON AN INDIVIDUAL BASIS MEANS THAT YOU WILL NOT HAVE, AND YOU WAIVE, THE RIGHT FOR A JUDGE OR JURY TO DECIDE YOUR CLAIMS, AND THAT YOU MAY NOT PROCEED IN A CLASS, CONSOLIDATED, OR REPRESENTATIVE CAPACITY. Other rights that you and we would have in court will not be available or will be more limited in arbitration, including discovery and appeal rights. All such Disputes shall be exclusively submitted to JAMS (www.jamsadr.com) for binding arbitration under its rules then in effect, and will occur in the Chicago, Illinois area, before one arbitrator to be mutually agreed upon by both parties.

The arbitrator, and not any federal, state, or local court or agency, shall have exclusive authority to resolve any dispute arising under or relating to the interpretation, applicability, enforceability, or formation of this Privacy Policy, including any claim that all or any part of this Privacy Policy is void or voidable.

Contacting Us: Questions About Our Privacy and Information Security Practices

Your visit to the Sites is subject to both this notice and our Terms of Use available [here](#). If you have any questions, comments, or concerns regarding our Privacy Policy or practices, please send an email to: privacy@MREDLLC.com.