Privacy Policy

As a member of the NATIONAL ASSOCIATION OF REALTORS (NAR), we adhere to their privacy policy for consumer facing websites. We recognize the importance of protecting the personal information you provide to websites owned and/or controlled by Rivka Kalmanzon. This Privacy Policy explains the collection and use of information, including Personally Identifiable Information, entered on our Site; what we do to secure the information; and other important matters. By using our Site, you consent to our processing your information as set forth in this Privacy Policy and any amendments hereto.

1. Information We Collect

Generally, two types of information are collected from Site visitors: Personally Identifiable Information and Non-identifiable Information.

Personally Identifiable Information is information provided by you, the user of or visitor to the Site, and may include your name and residential or business address, user names and passwords assigned to you as a part of registering to use the site, and other information that may be used to identify you personally.

Non-identifiable Information is tracking or browser information that may be automatically gathered when you visit the Site or open an email from us, via cookies or otherwise; for example, IP address, browser type and the pages you visit.

2. How We Collect Information

A. Through the Registration Process: When you become a registered user of the Site, we may gather the information you provided as part of the registration process, including but not limited to: first name and your ZIP code. We also obtain information regarding your interests as you tell us about your plans and goals for your property through your use of the Your Binder feature, which you may set up as a part of the site.

B. Electronically Through Cookies and Other Means: Cookies are small files that are sent and stored on your computer when you visit our Site or when you open an email from the Site that enable us to recognize your computer the next time you visit the Site. There are two types of cookies, Persistent Cookies and Session Cookies.

Persistent Cookie is a cookie that remains on your computer after you exit your browser and can be used by your browser on future visits to the Site or by third party vendors when you visit certain other websites in order to allow advertisers and content owners to improve your web experience. These cookies may be used to tailor ad content of other sites that you may visit in the future. They may also

collect data such as your browser type, your operating system, web pages visited, time of visits, content viewed, and other clickstream data, none of which will include personal information about you.

Session Cookie is a cookie that is deleted from your computer once you disconnect from, or leave, our Site.

The use of cookies is considered industry standard. However, if your browser permits, you may choose to decline any cookies we use, but note this action may disable portions of our Site. If you want to opt-out of receiving some advertising cookies, you may be able to do so by visiting http://www.networkadvertising.org/optout_nonppii.asp.

Other Means to collect information while you are connected to our Site include Web Beacons and Embedded Scripts.

Web Beacons are electronic images or a web programming code included in our web page that is used for several purposes, including but not limited to: counting visitors to the Site and counting particular articles viewed. Additionally, this code allows us to understand the time and date of when a user has opened an email and when he/she has utilized a link within the email to visit a website, allowing us to collect analytics about our traffic, customize our services, and send you ads about our services. You may also disable our web beacons in our emails by turning images “off” in your email client (e.g., Outlook, Outlook Express). Please see your email client for more information.

Embedded Scripts are programming codes designed to collect information about your use of the Site, including links that you select. This code is only active while you are connected to the site and is deactivated or deleted thereafter.

DO-NOT-TRACK DISCLOSURE: Some browsers have a “Do Not Track” feature that allows you to communicate to websites that you do not want to have your online activities tracked. Our system may not respond to Do Not Track requests or headers from some or all browsers.

C. Through Sales Made on the Site: If you purchase products or services from the Site, the information you provide while completing your purchase is used to help us provide the product or service you purchased.

When you purchase a product or service offered by a third party, either via a page on the Site that has our name as well as the third party name and/or logo or through a link to the third party site, your Personal Information may be shared with or collected by a third party. Information provided to the third-party site will be governed by that third-party’s privacy policy.

D. Contests and Sweepstakes: Participation in contests and sweepstakes is voluntary and may require registration. Data you provide for promotions or contests on our Site, which may be sponsored by third parties, may include information about you and how to contact you and that information could be used by us or disclosed to third parties who have sponsored or otherwise contributed to the contest or sweepstakes.

E. Mobile Device Identifiers: Certain mobile service providers identify mobile devices in a unique manner. If you access the Site through a mobile device or a mobile phone number is required for a feature on our Site, we may associate the mobile phone number to mobile device identification information.

3. How We Use the Information Collected

We use the information we collect to better serve you and to improve your experience on the Site and to improve the Site and to enable us to continue to deliver customized content on the Site. We

may also use the information to bring to your attention content we believe might be of interest to you and to contact you for promotional or other purposes. In addition, we may also share your information with organizations affiliated with NAR, such as local and state REALTOR® associations, so that they may also provide you content that we believe might of interest to you.

NAR takes your privacy and your communications preference very seriously. We will not share or sell your email address or other personal information you may provide us in the course of using the site with anyone without your explicit consent except as provided above.

If necessary, we will release Personal Information if it is appropriate to a) comply with the legal process; b) identify, contact or bring legal action against a party(ies), who cause (or we have a good-faith belief will cause) injury to NAR, its employees, Site users or others; or c) otherwise protect the rights, property or personal safety of NAR, its employees, Site users or others.

4. How We Secure the Information Collected

We are concerned about the confidentiality of your Personal Identifiable information and maintain security procedures and standards, which we believe are as safe as today's technology reasonably permits, including the storage of your information on a secured server behind a firewall. We test these procedures and modify them as new technologies become feasible. Unfortunately, no data transmission on the internet is 100% secure and we cannot warrant the security of information received from our Site or information you transmit to the Site.

5. Other Sites, Links and Advertising Banners

Our Site may contain links to other sites and advertising banners, including advertiser sites, news sites or sites by other third parties. Note that a third party will likely have its own policies and rules governing its site that may be different than those outlined in this Privacy Policy for this Site. Please be aware that this Privacy Policy only applies to this Site and we are not responsible for policies and rules for any other sites.

6. To Edit Information About You

You may view, edit or delete information about you by following the instructions on the Site registration page after you log-in.

7. To Opt-In to Receive Information from Us

We utilize a strict Opt-In policy for receipt of our newsletters or other online messages regarding products, services and programs. If you later choose to opt-out, you can change your contact preferences by going to the Your Profile page after you log-in and selecting the contact preferences page to elect the opt-out option.

8. Effective Date and Updates

This Privacy Policy is effective as of the date above and may be updated from time to time by us at our sole discretion. Accordingly, we encourage you to periodically review this Privacy Policy.

9. Inquiries

If you have questions regarding this Privacy Policy, contact us at: ricki.kalmanzon@gmail.com