

MAMRAMIM PRIVACY POLICY

Last Updated/Effective Date: July 31, 2022

1. SCOPE AND APPLICATION

This Privacy Policy describes the collection, use, and sharing of information from or about you in connection with your use of the MAMRAMIM Loan & Note Marketplace Platform services.

The term “Marketplace” or “Services” refers to our platform service, including the Prospect content and other Content we may display/offer (collectively, the “Content”) and our Platform for viewing the Content (the “Platform”), as well as any other MAMRAMIM Loan & Note Marketplace, MAMRAMIM.com, MAMRAMIM, LLC product, feature, tool, material, or other service offered from time to time by MAMRAMIM through a variety of Access Points. The term “Access Points” refers to, collectively, the MAMRAMIM.com website located here at <https://mamramim.com>, mobile applications, marketing companies, and other places where any Marketplace is authorized by MAMRAMIM to be made available. As set forth in our Terms of Use, the Marketplace is for a licensed (unless otherwise stated per Profile user) professional audience in the United States, is not directed to the general public. Marketplace is a business-to-business platform. This Privacy Policy applies to MAMRAMIM’s collection and use of your personal and business information (i.e., information that identifies a specific person, or company, such as full name or email address) whether or not you have registered for the Marketplace. It also describes generally MAMRAMIM’s practices for handling non-personal information (for example, interests, demographics and services usage).

2. COLLECTION OF INFORMATION

MAMRAMIM and our service providers may collect the following information from and about you:

Membership Registration Information is the information you submit to register for the Marketplace, for example, to create a Marketplace account, post Prospects/Content, receive an email or mobile alert, or start a free trial. Membership Registration Information may include, for example, name, company name, license/credentialing information, email address, zip code, social security, phone number, and other business and personal information. In addition, MAMRAMIM may collect information you provide to us when you respond to surveys, set your preferences, contact MAMRAMIM through customer service or by other means, or participate in free trials that MAMRAMIM may offer from time to time. MAMRAMIM may allow for multiple users to be set up under one account. If this occurs, we may collect information you provide to us if you create a profile.

Public Information and Prospect Posts & Other Postings consist of comments/ratings or content that you post to the Marketplace and the information about your Prospect that accompanies those posts or content, which may include specific information in required fields. Certain items are public, which means they may be available to everyone and may be displayed in search results.

Information from Social Media. If you access or log-in to the Marketplace through a social media service or connect a Marketplace to a social media service, the information we collect may also include your user ID and/or user name associated with that social media service, any information or content you have permitted the social media service to share with us, such as your profile picture, email address or friends lists, and any information you have made public in connection with that social media service. When you access the Marketplace through social media services or when you connect a MAMRAMIM service to

social media services, you are authorizing MAMRAMIM to collect, store, and use such information and content in accordance with this Privacy Policy.

Activity Information. When you access and interact with the Marketplace, MAMRAMIM and its service providers may collect certain information about those visits. For example, in order to permit your connection to the Marketplace, our servers receive and record information about your computer, device, and browser, including potentially your IP address, browser type, and other software or hardware information. If you access the Marketplace from a mobile or other device, we may collect a unique device identifier assigned to that device, geolocation data (including your precise location), or other transactional information for that device.

Cookies and other tracking technologies (such as browser cookies, pixels, beacons, local storage, and other mechanisms) use various approaches to collect and store data. Some of these technologies store data in the browser or on your device. Other technologies may use network-related or other information to recognize your device (e.g., IP address). MAMRAMIM's websites, apps and other services use these technologies, for example, when you first request a web page and data is then stored on your computer or other device so the website or app can access information when you make subsequent requests for pages from that service. These technologies may also be used to collect and store information about your usage of the Marketplace, such as pages you have visited, search history, and the video and other content you have viewed. Please note that by blocking any or all cookies you may not have access to certain features, content or personalization available through the Marketplace.

Information from Other Sources. We may supplement the information we collect with information from other sources, such as publicly available information about your online and offline activity from social media services, advertising technology companies, advertisers, commercially available sources, and information from our MAMRAMIM Affiliates or business partners.

Authenticated Content. To access certain Content via the Marketplace, you may be redirected to your internet content provider. Any information that you provide to your internet content provider will be subject to the applicable internet content provider's privacy policy, rather than this Privacy Policy.

3. USE AND DISCLOSURE

We may use the information we collect from and about you to provide Marketplace services and/or features to you, including to measure and improve the Marketplace features and to develop new products and services; to improve your experience with both online and off-line Marketplace services by delivering content you will find relevant and interesting, including advertising and marketing messages; to allow you to comment on content, and participate in special offers or rewards programs; to provide you with customer support and to respond to inquiries. In order to provide you with content and marketing/advertising that is more interesting and relevant to you, we may use the information from and about you to make inferences and predictions about your potential areas of interest. When the information collected from or about you does not identify you as a specific person, we may use that information for any purpose or share it with other parties, to the extent permitted by applicable law.

We use the information we collect from and about you for these additional purposes:

To allow service providers to assist us in providing and managing the Marketplace. The information we collect from and about you may be made available to certain service providers, such as contractors, analytics and other measurement companies, agents or sponsors, who help us analyze and understand your use of the Marketplace and manage and/or provide the Marketplace services.

To deliver video content. In the ordinary course of our business, we may share information that we collect from or about you to third parties in order to develop the platform, create video content for training offered through the Marketplace, including to provide you with access to user profile content and provide training video content recommendations.

To provide co-branded services and features. We may offer co-branded services or features, such as free trials, promotions, special offers, with companies (“Co-Branded Services”). These Co-Branded Services may be hosted on the MAMRAMIM.com website or on that other party’s service. By virtue of these relationships, we may share the information you submit in connection with the Co-Branded Service with that party. The other party’s use of your information will be governed by its privacy policy.

To deliver relevant advertisements. Marketplace and our service providers may use the information we collect from and about you to deliver relevant ads to you when you use the Marketplace (on any of your devices). To find out more about marketing/advertising networks and similar entities that use these technologies, see <https://youradchoices.com/>. If you wish to opt out of tailored advertising in desktop and mobile browsers, please visit <http://optout.aboutads.info/#/> or <http://optout.networkadvertising.org/#> on each of your devices and browsers. To opt out in mobile apps, you may use your device’s setting to opt out of ads personalization or similar settings or download and use the AppChoices app at <https://youradchoices.com/appchoices>. To opt out on connected devices, please use the setting to opt out of ads personalization, “Interest-based Ads,” or equivalent settings on your device. Please note that opting-out does not mean that you will stop seeing all ads.

To contact you. MAMRAMIM may periodically send promotional materials or notifications related to the Marketplace. If you want to stop receiving promotional materials, you can follow the unsubscribe instructions at the bottom of each email. There are certain service notification and other non-promotional emails that you may not opt-out of, such as notifications of changes to the Marketplace or policies. If you have installed a mobile app and you wish to stop receiving push notifications, you can change the settings either on your mobile device or through the app.

To share with our Affiliates. MAMRAMIM may share your information with MAMRAMIM Affiliates for the purposes described in this Privacy Policy. A list of our affiliated companies (“MAMRAMIM Affiliates”) is available here at <https://www.mamramim.com/>. Users who visit MAMRAMIM Affiliates’ services should still refer to their separate privacy policies, which may differ in some respects from this Privacy Policy. To share with business partners. MAMRAMIM may share your information with business partners to permit them to send you marketing communications, consistent with your choices.

To protect the rights of MAMRAMIM and others. There may be instances when MAMRAMIM may use or disclose your information, including situations where MAMRAMIM has a good faith belief that such use or disclosure is necessary in order to: (i) protect, enforce, or defend the legal rights, privacy, safety, or property of MAMRAMIM, our MAMRAMIM Affiliates or their employees, agents and contractors (including enforcement of our agreements and our Terms of Use); (ii) protect the safety, privacy, and security of users of the Marketplace or members of the public; (iii) protect against fraud or for risk management purposes; (iv) comply with the law or legal process; or (v) respond to requests from public and government authorities.

To complete a merger or sale of assets. If MAMRAMIM sells all or part of its business or makes a sale or transfer of its assets or is otherwise involved in a merger or transfer of all or a material part of its business (including in connection with a bankruptcy or similar proceedings), MAMRAMIM may transfer your information to the party or parties involved in the transaction as part of that transaction.

Other Uses. We may also use the information we collect for any other uses in accordance with our Terms of Use and any other purpose that is disclosed to you at the time we collect the information or that is related to a request made by you.

4. SECURITY

MAMRAMIM uses commercially reasonable administrative, technical, personnel, and physical measures designed to safeguard information in its possession against loss, theft and unauthorized use, disclosure, or modification. However, no one can guarantee the complete safety of your information.

5. NOTICE TO RESIDENTS OF OUTSIDE UNITED STATES

We are headquartered in the United States and currently MAMRAMIM Services are only intended for residents of the United States. If you are located outside of the United States, be advised that any Personal Information you provide to us will be transferred to and stored in the United States and that, by submitting information to us, you explicitly authorize its transfer and storage within the United States. We reserve the right to use service providers in the United States and elsewhere as necessary to deliver MAMRAMIM Services. We will protect the privacy and security of Personal Information according to this Privacy Policy regardless of where it is processed or stored.

6. USER ACCESS AND CONTROL

If you would like to access personal information we hold about you or delete your personal information you have previously provided directly to us, you can do so by visiting us at MAMRAMIM.com and submitting a request. Please note that, for security reasons, we will ask you to verify your identity in order to proceed with your request. If you would like to review, correct, update, suppress, or otherwise limit our use of your personal information, you may contact us as outlined in Section 7; or by using the mechanisms provided below. In your request, please include your email address, name, address, and telephone number and specify clearly what information you would like to change, update, or suppress. We will try to comply with your request as soon as reasonably practicable and consistent with applicable law.

If you are a resident of California, please see the section entitled “California Consumer Privacy Act Notice,” below, for more information about the rights you have under California law.

If you are an eligible registered user of the Marketplace and under 18, you may ask us to remove content or information that you have posted to the Marketplace by visiting <https://help.mamramim.com/s/support-form>, selecting “Marketplace” and submitting a ticket with “Privacy & Security”. Please provide your email address in the designated space and your full name and specific Profile Service you have signed up for in the “Description” field. We will try to comply with your request(s) as soon as reasonably practicable. Please note that your request does not ensure complete or comprehensive removal of the content or information, as, for example, some of your content may have been reposted by another user.

If you no longer want to receive marketing-related emails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by following the unsubscribe instructions at the bottom of each email. There are certain service notification and other non-promotional emails that you may not opt-

out of, such as notifications of changes to the Marketplace or policies. If you have installed a mobile app and you wish to stop receiving push notifications, you can change the settings on your mobile device.

7. OTHER IMPORTANT INFORMATION

Updates to Privacy Policy. MAMRAMIM may modify this Privacy Policy. Please look at the Effective Date at the top of this Privacy Policy to see when this Privacy Policy was last revised. Any changes to this Privacy Policy will become effective when we post the revised Privacy Policy on the Marketplace or MAMRAMIM.com website.

Location of Data. The Marketplace are hosted in and managed from the United States. If you are a user located outside the United States, you understand and consent to having any personal information processed in the United States or in any other country in which we have facilities or in which we engage service providers. United States and other countries' data protection laws may not be the same as those in your jurisdiction. In certain circumstances, courts, law enforcement agencies, regulatory agencies or security authorities in the United States may be entitled to access your personal information.

Linked Services. The Marketplace may be linked to sites operated by unaffiliated companies, and may carry marketing/advertisements or offer content, functionality, newsletters, promotions, or applications developed and maintained by unaffiliated companies. MAMRAMIM is not responsible for the privacy practices of unaffiliated companies, and once you leave the Marketplace or click an advertisement you should check the applicable privacy policy of the other service.

Collection of Personal Financial Information by a Payment Service & Use of Payment Information. MAMRAMIM may use a payment service to allow you to make payments ("Payment Service"). If you wish to make a payment using a Payment Service, you will be directed to a Payment Service webpage. Any information that you provide to the Payment Service will be subject to the applicable Payment Service's privacy policy, rather than this Privacy Policy. We have no control over, and are not responsible for, any Payment Service's use of information collected through any Payment Service.

We and/or Payment Service provider(s) may use payment information to help provide the Marketplace platform. For example, payment information may be used to retrieve account information for a member, to determine whether a member is eligible for promotions, and to detect abuse of the Marketplace platform. In addition, for your convenience, we or our Payment Service provider(s) may enable your payment information to be accessible through MAMRAMIM Affiliate websites or services in order to process your transaction with any such MAMRAMIM Affiliate. If you visit or otherwise use a MAMRAMIM Affiliate website or service, refer to such MAMRAMIM Affiliate's privacy policy, which may differ in some respects from this Privacy Policy.

Data Retention. We will retain your information for the period necessary to fulfill the purposes outlined in this Privacy Policy unless a longer retention period is required or allowed by law.

Remember that even after you cancel your account, or if you ask us to delete your personal information, copies of some information from your account may remain viewable in some circumstances where, for example, you have shared information with social media or other services. Because of the nature of caching technology, your account may not be instantly inaccessible to others. We may also retain backup information related to your account on our servers for some time after cancellation or your request for deletion, for fraud detection or to comply with applicable law or our internal security or recordkeeping policies. It may not always be possible to completely remove or delete all of your information due to technical constraints or contractual, financial or legal requirements.

8. CONTACT US

If you have questions about this Privacy Policy please contact us by emailing us at legal@mamramim.com with “Privacy & Security” as the topic or what best describes your issue. Please provide your email address, first and last name, any other contact information (ie phone) and a description of your request. You may also email us at legal@mamramim.com or contact us by phone at 888-777-6825: Legal & Business Affairs

9. CALIFORNIA CONSUMER PRIVACY ACT NOTICE

This California Consumer Privacy Act Notice Section provides information for California residents in connection with the California Consumer Privacy Act (“CCPA”). Under the CCPA, and for purposes of this Section, “Personal Information” generally means information that identifies, relates to, or describes a particular California resident and includes the categories listed below. This Section 9 provides details about the categories of Personal Information of California residents that we have collected, disclosed, or “sold” during the last 12 months, as well as rights California residents have under California law.

Categories of Personal Information Collected, Disclosed, and/or Sold:

If you are a California resident, you may request that we not share your personal information on a going-forward basis with MAMRAMIM Affiliates or unaffiliated third parties for their direct marketing purposes by visiting <https://help.mamramim.com/s/support-form>, and submitting a ticket with “Privacy & Security” as the topic. Please provide your email address and first and last name in the designated spaces and a description of your request in the “Description” field. We will try to comply with your request(s) as soon as reasonably practicable.

Category of Personal Information Collected	Categories of Third Parties to Whom Personal Information Is Disclosed	Categories of Third Parties to Whom Personal Information is “Sold”
Identifiers , such as name, IP address, email address, and online and device identifiers, household income and political views	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	Advertising technology companies; advertisers
Personal information , as defined in the California Customer Records law, such as contact and financial information	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	Advertising technology companies; advertisers
Characteristics of protected classifications under California law , such as age or gender, active or former military status	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	N/A
Commercial information , such as transaction information and purchase history	Service providers, MAMRAMIM Affiliates, and other providers or partners that support operational business purposes	N/A
Internet or network activity information , such as browsing history and interactions with our websites, mobile, or computer applications	Service providers, MAMRAMIM Affiliates, and other providers or partners that support operational business purposes	Advertising technology companies; advertisers
Geolocation data , such as device location	Service providers, MAMRAMIM Affiliates, and other providers or partners that support operational business purposes	N/A
Audio, electronic, visual and other similar information , such as call recordings	Service providers, MAMRAMIM Affiliates, and other providers or partners that support operational business purposes	N/A
Professional or employment-related information , such as work history and prior employer	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	N/A
Non-public education information (e.g., in connection with news or entertainment productions or sports programs)	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	N/A
Inferences drawn from any of the Personal Information listed above to create a profile or summary about, for example, an individual’s preferences and characteristics.	Service providers, MAMRAMIM Affiliates, and other providers or partners that support our operational business purposes	Advertising technology companies; advertisers

Please note that the CCPA definition of “sale” does not include, for example, the transfer of Personal Information as an asset that is part of a merger, bankruptcy, or other similar transaction involving of all or any portion of our business.

Sources of Personal Information. We collect this Personal Information directly from California residents themselves, as well as from social media platforms (e.g., if the individual has connected a social media account to a MAMRAMIM Digital Property); joint marketing, co-branding, co-promotional, or advertising partners, including marketing/advertising technology companies and advertisers; MAMRAMIM Affiliates; and sources of demographic and other information. Depending on the individual's interactions with us, MAMRAMIM News may not have collected Personal Information from each of these categories of sources.

Purposes. We may use this Personal Information for the following purposes:

- to operate, manage, and maintain our business;
- to provide our products and services;
- to accomplish our business purposes and objectives, including:
 - o developing, improving, repairing, and maintaining our products and services;
 - o personalizing, advertising, and marketing our products and services;
 - o conducting research, analytics, and data analysis;
 - o maintaining our facilities and infrastructure;
 - o quality and safety assurance measures;
 - o conducting risk and security controls and monitoring;
 - o detecting and preventing fraud;
 - o performing identity verification;
 - o performing accounting, audit, and other internal functions;
 - o complying with law, legal process, and internal policies;
 - o maintaining records; and
 - o exercising and defending legal claims.

Depending on the California resident's interactions with us, MAMRAMIM may not have used Personal Information collected about that resident for each of these purposes.

California Rights. If you are a California consumer, you have the following rights:

(1) Right to Know. You have the right to request that we disclose to you the following information:

- The categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information during the 12 months prior to your request;
- The specific pieces of Personal Information we collected about you during that time period;
- The business or commercial purpose for collecting, disclosing, or selling Personal Information about you;
- The categories of Personal Information about you that we sold and the categories of third parties to whom we sold that Personal Information; and
- The categories of Personal Information about you that we otherwise shared or disclosed and the categories of third parties with whom we shared or disclosed that Personal Information.

To make a request for your Personal Information, please [click here](#) or call us at 888-777-6825. You will need to provide your name and email address, along with other details about your request. You will then receive verification instructions by email. For certain requests, you will be asked to authenticate to your account as part of the verification process, if you have an account/profile with us. But you do not need to have an account/profile to submit a request. In some circumstances, we may need additional information from you to verify your identity or proceed with your request.

You can use an authorized agent to submit a request for your Personal Information. When submitting a request online, your authorized agent should select the "Other" option on the form and, in the field provided, include your name, your email address, and whether or not you have an account/profile with us. In addition to verifying your identity, as described above, we also will need to verify your authorized agent's ability to act on your behalf (e.g., by receiving a copy of your signed permission). Once verification is complete, we may communicate directly with you for privacy and security reasons. Please note that, in some instances, we may decline to honor your request, where, for example, we are unable to verify your identity or an exception to this right applies.

(2) Right to Request Deletion. You have the right to request that we delete Personal Information we collected from you. To make a request for deletion, please click [here](#) or call us at 888-777-6825. You will need to provide your name and email address, along with other details about your request. You will then receive verification instructions by email. For certain requests, you will be asked to authenticate to your account as part of the verification process, if you have an account/profile with us. But you do not need to have an account/profile to submit a request. Please note that you also will be asked to separately confirm that you would like to proceed with your deletion request. In some circumstances, we may need additional information from you to verify your identity or proceed with your request.

You can use an authorized agent to submit a request for deletion. When submitting a request online, your authorized agent should select the "Other" option on the form and, in the field provided, include your name, your email address, and whether or not you have an account/profile with us. In addition to verifying your identity, as described above, we also will need to verify your authorized agent's ability to act on your behalf (e.g., by receiving a copy of your signed permission). Once verification is complete, we may communicate directly with you for privacy and security reasons.

Please note that, in some instances, we may decline to honor your request where, for example, we are unable to verify your identity or an exception to this right applies.

(3) Right to Opt-Out of Sale. As noted above in this section, we share some categories of Personal Information in connection with certain types of advertisements. You can visit our Webpage at MAMRAMIM.com and Contact Us to elect "Do Not Sell" in an email to us at legal@MAMRAMIM.com. Because interest-based advertising relies on cookies and other similar technologies, opting out needs to be controlled at the device (or mobile device) and/or browser level.

(4) Right to be Free from Discrimination. You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

(5) Record Keeping. Please visit legal@MAMRAMIM.com regarding the requests MAMRAMIM, LLC received during the annual reporting period: Requests to Know, Requests to Delete, and Requests to Opt Out of "Sales."

Legal Address:

1712 Pioneer Ave. Ste 7000
Cheyenne, WY 82001