

# PRIVACY POLICY OF OREGON REAL ESTATE FORMS, LLC

Oregon Real Estate Forms, LLC ("OREF") operates an online real estate forms service located at <http://www.orefonline.com> (the "Website"). Subscribers who otherwise qualify to use the Website must pay a nominal fee to OREF and must provide OREF with certain information about themselves. OREF takes the privacy of our subscriber's personal information very seriously. This Privacy Policy outlines the information that OREF may collect from subscribers and users of the Website and how we may use that information.

## 1. Definitions.

"Website" refers to all areas (public and private) of the OREF website located at <http://www.orefonline.com/>, including all related testing and development website databases.

"Personal Information" is information or data about you, as a user or subscriber, that distinguishes who you are and is generally not otherwise available to the public.

"Client Information" is information that our subscribers store on the Website about their clients, their clients' property, or their clients' property transactions.

"Cookie" refers to a small amount of data, often including an anonymous unique identifier, transmitted to your computer from a website, which may include information about you, your browsing history and your computer. "Cookies" are stored on your computer's hard drive and are used to improve your browsing experience. One or more "session cookies" or "tracking cookies" may be sent to a subscriber's computer during the subscriber's use of the Website. With most Internet browsers, you can erase cookies from your computer hard drive, block a cookie or receive a warning before a cookie is stored. Please refer to your browser instructions or help screen to learn more about these functions.

"Analytics Information" refers to information about where, when and how you browse within, to and from the Website, and may include the information contained within cookies.

"Aggregated Information" refers to information aggregated from all the information we may collect that does not refer to, or otherwise identify, any specific subscriber, user or subscriber customer.

## 2. OREF Websites and Associated Resources Covered by this Privacy Policy.

This privacy policy applies to this Website and the associated Website resources used to store information and provide services to our subscribers, including files and data associated with a

subscriber's use of the Filemaker® (membership), BusinessWorks® (accounting), and Clientele® (support call tracking system) resources.

### **3. Identification of Information Collected.**

OREF collects and stores the Personal Information you provide to us during registration, including, but not limited to, your personal/company name and address, preferred mailing address, phone numbers (office, home, cell, fax), e-mail addresses, subscriber membership statuses (active, terminated, etc.), domain names associated with you, and passwords you use to access the Website.

OREF may also collect and store other Personal Information associated with subscriber accounts, including such things as records of attendance at OREF training classes and technical information about our subscribers used to better assist them with hardware and/or software problems. If you send us correspondence, including e-mails and faxes, OREF may retain such information in the records of your account. OREF may also retain customer service correspondence and other correspondence sent by OREF to you.

OREF also collects Analytics Information from cookies. These cookies allow OREF to recognize the same visitor viewing multiple pages on the Website during the same session. This avoids the need to logon multiple times. The functions a subscriber performs on the Website are also tracked to provide usage information and to assist us with development decisions.

OREF may also collect and store other Analytics Information, including the web address of the site(s) that you came from or are going to prior to or following your visit to the Website, information on the website pages visited while you are on the Website, the type of browser you use and the times you access the Website.

OREF also stores any Client Information you elect to place on the Website, including any Client Information stored on a completed form or in your address book, if you elect to use the Website's address book functionality.

### **4. How Collected Information is Used or Shared.**

*Personal Information.* OREF may use or disclose your personal information as follows:

- To help us to provide you with services or respond to a service request.
- To bill subscribers for services or to assist in the collection of those service fees.
- To notify subscribers of changes or updates to the Website or of technical problems.
- To notify subscribers of upcoming member events or developments.

- Your Personal Information may be disclosed to OREF's affiliates, employees, owner members or third party contractors to the extent necessary for OREF to operate and maintain the Website and to provide related services.
- Your Personal Information may be used or disclosed to the extent OREF has a good faith belief that such action is necessary to: (a) comply with applicable law or with legal process served on us or the Website; (b) protect the Website or the rights or property of OREF or its subscribers; or (c) act under emergency circumstances to protect the personal safety of OREF, its affiliates, agents, the users of the Website or the public.
- Your Personal Information may be disclosed to OREF's affiliates, employees, owner members or third party contractors for the purpose of marketing additional services to you.
- Except as set forth above, in no event will any of your Personal Information be transferred to any other third parties without your consent. OREF does not sell, provide or make available any membership lists to any third parties for their commercial use. Any disclosure by OREF of your Personal Information to an employee or third party contractor shall be subject to confidentiality requirements consistent with those set forth in this Privacy Policy.

*Client Information:* OREF will not use or disclose your Client Information for any purpose except as required to operate and maintain the Website.

*Analytics Information:* OREF may use or disclose Analytics Information to better understand our subscribers' preferences and to manage the load on our servers in order to improve system response time and provide you a quality experience using the Website.

*Aggregated Information:* OREF may share aggregated statistical data with our business partners as well as for public relations purposes. For example, we may disclose that a specific percentage of our users live in a particular county. However, this Aggregated Information is not tied to Personal Information about our subscribers or those clients served by our subscribers.

## **5. How Collected Information is Protected.**

OREF directly hosts most of the Website systems containing the collected information described above. Website systems that are not located in the OREF facilities are hosted by authorized third party entities that have executed an agreement with OREF specifically prohibiting their use or disclosure of such information except as required to perform their services.

OREF and its third party hosts employ standard digital and physical security practices, including the use of firewalls, physical access restrictions, fire suppression systems, malware protection and disaster recovery systems. Vendor recommended patches are installed in a regular and timely manner. Physical access to the computer room is restricted to authorized personnel. Regular data backups and off site storage practices are followed. A separate facility is retained with redundant hardware to continue services in the event of a disaster.

OREF restricts employee access to your Personal Information to employees who need to know that information for the purposes set forth above.

The security of your OREF account also relies upon your safeguarding your own OREF private ID passwords. If you do share your passwords with a third party for any reason, that person or others may have access to your account, your Personal Information and your Client Information. This is a violation of the OREF Rules and Regulations, and, in addition to any liability you may have for the use of your password by others, you may also be fined by OREF and denied the use of its services, including access to the Website. If you believe someone else has obtained access to your password, please contact OREF immediately to change your password.

The Website may include links to some third party websites. These sites are governed by their own privacy policies, and OREF is not responsible for their operations, including but not limited to their information practices. Subscribers or users submitting information to or through these third party websites should review the privacy statement of these sites before providing them with Personal Information.

## **6. How to Correct or Update Personal Information with OREF.**

A subscriber's Personal Information can be changed by written notification to OREF at the address below.

If you are no longer an OREF subscriber, your account in our database will be identified as "Terminated," and we may retain or dispose of your account information in our database in our sole discretion. You should understand that your Personal Information may never be completely removed from our databases due to technical, business or legal constraints. However, so long as OREF retains any such information, it shall be subject to the applicable privacy policies pertaining to such information.

## **7. Inherent Risks of Disclosure.**

Notwithstanding the above policies, you should understand that all of the above information may become accessible by, and made public through, syndication programs, search engines,

metasearch tools, spyware, viruses, worms, hacker software and other similar programs and devices. While OREF makes a good faith, commercially reasonable effort to ensure that the information described above remains secure and is only used and disclosed in accordance with its privacy policies, common experience has shown that despite such efforts, information accessible on or through the Internet may occasionally be accessed by unauthorized users for unauthorized purposes.

## **8. Dispute Resolution.**

Any dispute, claim or controversy arising out of or relating to this Privacy Policy or previous Privacy Policy statements shall be resolved in the manner prescribed for dispute resolution within the applicable Terms of Service/ License Agreement.

For more information about this Privacy Policy, contact OREF at:

Oregon Real Estate Forms, LLC  
825 NE Multnomah, Suite 1145  
Portland, OR 97232  
503- 459-0195

**By visiting or using the Website as a subscriber, you are accepting the practices described in our Privacy Policy. If you do not agree to the terms of this Privacy Policy, please do not use the Website and exit immediately. We reserve the right to modify or amend the terms of our Privacy Policy from time to time without notice. You are encouraged to review the Privacy Policy from time to time to make sure that it does not contain any changes with which you do not agree.**

**Approved October 26, 2010  
OREF Board of Managers**