

Privacy Policy of Apartment Lending Corporation™

ALC Online Privacy Notice

ALC respects your privacy. This notice sets forth the information privacy practices of this web site only. We may change this policy from time to time, and we will post those changes on this page. Please check back periodically.

Information We Collect Through This Web Site

We do not attempt to collect personally identifying information from visitors to our web site without their consent. When you visit our web site, our web servers automatically record certain information and retain it in the web servers' logs. This information may include your IP address, domain name, browser type, date and time of the visit and similar information. This information does not personally identify the visitor. However, if the visitor submits an online prequalification form, that otherwise anonymous information may be connected by us to other information that personally identifies the visitor in order to confirm the identity of that visitor. Unless it is "nonpublic personal information" as discussed below, we reserve the right to use and disclose this anonymous information for any lawful purpose.

We do not knowingly collect personally identifiable information from children under the age of 18. If such information is inadvertently or unknowingly collected, it is our policy to destroy or delete it upon discovery.

We do use "cookies." A cookie is a small data file that a web server sends to your web browser (your computer's hard drive) so it can be later read by the web server. We use cookies for the sole purpose of retaining session information and maintaining session state after you log in to our site. Session information included in the cookie is immediately destroyed upon logging out of our site.

If you send us an e-mail message through a contact link found on this site, we may use your email address to reply to you and to otherwise disclose it as permitted by law. We discourage customers and other visitors from using e-mail to communicate confidential, sensitive or nonpublic personal information because its transmission is not secure. Transmission of information through our online pre-qualification form is protected from interception. The https protocol is used to provide confidentiality and security of transmitted and received data. All data sent and received over https by this website is secured using 128 bit encryption.

Our site uses an online pre-qualification form for visitors to request information, products, and services. We collect visitor's contact information (like their email address), unique identifiers (like their social security number), and financial information (like employment and income information). Contact information from the pre-qualification form is used to send information to a credit reporting agency (with the visitor's authorization). If a credit report is completed, information provided by the visitor is supplemented by the information received from the credit reporting agency. The visitor's contact information is used to get in touch with the visitor when gathering additional information, when clarifying information, and when providing a response to the visitor's request. Financial information that is collected is used to check the visitor's qualifications. Unique identifiers (such as social security numbers) are collected from Web site visitors to verify the visitor's identity and to complete the preliminary screening process.

When a visitor submits an online pre-qualification form, the visitor's IP address and Internet host name are recorded with the visitor's information. This extra data is used to help confirm the identity of the user.

Once a visitor's online pre-qualification has been reviewed, the visitor may choose to apply for approval. When you apply we may ask for additional information via e-mail, telephone, facsimile or with a face-to-face interview to complete the loan application.

Nonpublic Personal Information

"Nonpublic personal information" is information we receive from a consumer, or collect in connection with providing a financial product or service to a consumer. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. We collect nonpublic personal information about consumers from the following sources:

- Information that you provide to us on pre-qualifications, applications or other forms, such as your name, social security number, assets, liabilities and income.
- Information that you otherwise provide to us online, by e-mail, telephone, facsimile, in writing, in-person or by other means.
- Certain specific information that is captured and recorded by us online in connection with the submission of an online pre-qualification form and that is used by us to help confirm the identity of the user, such as the user's IP address and Internet host name.
- If you enter into a transaction with us, information about your transactions with us, such as your loan balance, payment history, and parties to transactions.
- If we obtain a credit report in connection with a proposed transaction, information we receive from the credit reporting agency, such as your creditworthiness and credit history.

Use and Disclosure of Nonpublic Personal Information

We collect, use and maintain nonpublic personal information about consumers only to provide financial products and services. We do disclose any nonpublic personal information about consumers except as permitted by law. For example, "permitted by law" includes, without limitation:

- with the consumer's consent;
- as necessary to effect, administer, or enforce a transaction that you request;
- to consumer reporting agencies;
- the securitization or secondary market sale of your financial product (including servicing rights);
- responding to a subpoena or court order, judicial process or government regulatory authority;
- in connection with a proposed or actual sale, merger, transfer or exchange of all or a portion of a business or operating unit;
- to our service providers.

We require our service providers to enter into an agreement with us that prohibits them from using or disclosing nonpublic personal information other than to carry out the purposes for which we disclosed the information or as otherwise permitted by law.

Former Customers

If you become our customer and later close your account or your account becomes inactive, we will adhere to the privacy policies and practices described in this notice with respect to your nonpublic personal information.

Confidentiality and Security of Information

We restrict access to your nonpublic personal information to those employees and service providers who have a business need to know that information to provide products and services to you. Our employees are bound by a code of conduct and ethics, and are educated on the importance of confidentiality and customer privacy. We maintain, and we require our service providers to agree to maintain, physical, electronic and procedural safeguards that comply with federal standards to protect your nonpublic personal information. Please read our security policy to learn more about the secure transmission of information to us by our pre-qualification form.

Links to Other Sites

This site contains links to other sites. We are not responsible for the information privacy or security practices of those sites, nor for their content. We cannot guarantee that these third party sites do not use cookies. We urge you to review the privacy and security policies of each site you visit through the use of those links.

Contacting Us

If you have any questions or concerns about this notice or the privacy of your nonpublic personal information generally, please contact us.