

AFL APPRAISALS, LLC

PRIVACY POLICY 7/2006

How Information Is Used

1. We use the information you provide about yourself/company/client when you request us to perform an appraisal. Specifically, we use the information to assist us in completing the appraisal and only that function that you or the client/lender have hired us to perform. We do not share information obtained from our inspection of the real property with outside parties except to the extent necessary to satisfy the intent of the request.
2. We use return email addresses to answer the email we receive. Such addresses are not used for any other purpose and are not shared with outside parties.
3. Finally, we never use or share the personally identifiable information provided to us online or through normal channels in ways unrelated to the ones described above.

Protecting Your Privacy

AFL Appraisals, LLC is strongly committed to the privacy of our website users. We know privacy is of concern to most Internet users; therefore we want to communicate the circumstances under which we might collect information from you and how we will use it. This privacy policy sets the information and data which may be collected, the purpose of collection and the people to whom we might reveal that data.

1. On behalf of AFL Appraisals you may complete a form providing information regarding your appraisal project. This information is then associated with your appraisal project and, **in addition to our appraisers using the information provided to complete the appraisal, this information may be provided to subcontractors we may hire to complete a portion of your project.** This appraisal information may be used by the secondary market underwriters including but not limited to Fannie Mae & Freddie Mac as well as other lenders. The standard Uniform Residential Appraisal Report and Small Residential Income Property Form 1025 are two of the most commonly used forms from which complete summary appraisal reports are generated. The governmental agencies that end up with these files may extract data from these files for use in reporting demographic changes and shifts in economic trends in the market area in which the subject property may be located. The information we obtain from a property inspection will not be disclosed to any party except for the client and the owner of the property subject to any relevant Florida statutes.

AFL Appraisals, LLC does not, and will not, share, let, sell or otherwise reveal data of our clients except in the event of suspected fraud or where we are required by law or governmental agency. In which case, we may share any and all data collected with those whom we believe are the appropriate authorities.

2. We review our Website statistics from time to time. This data tells us the number of users visiting the site each day and if they were referred by another website. Typically the statistics we review do not allow for identification of individual users, though it might tell us the originating ISP (internet service provider) of users. Should we obtain this information through our statistics program, we will not retain it and will not share this information with any outsiders except as specified under paragraph four (4) below.

We review website statistical information to make sure each of our website pages are relevant, useful and rendered correctly. We like to know which pages are most beneficial and which are not being frequently used so that we may continue to provide the best content in areas of interest to web site visitors.

3. AFL Appraisals, LLC does not use cookie technology at this time. We do not leave cookies on your computer nor do we collect data from, or attempt to access your computer. Should we choose to use cookie technology in the future, we would use session cookies that do not retain any information about you once you depart <http://www.aflappraisals.com>

4. Any information about a website visitor coming into our possession will not be sold, traded or given to anyone other than security experts and/or law enforcement personnel or those we hire to assist us in protecting our website. However, there may be reasons for revealing information such as:

- We are compelled by law to provide this information;
- You have given us a written request to share information to specific people;
- Someone attempts to gain unauthorized access to our website and/or servers, deface web pages, send Spam to our users, servers of the computers or visitors to the web site, or similar occurrences. In this case, we are committed to quickly revealing any and all data available to law enforcement, our security personnel, those that maintain our servers; and/or security experts;

5. We become aware of potentially criminal or harassing behavior by a website visitor;

**This privacy policy applies to the website of AFL Appraisals, LLC.
If you have any questions or concerns about our privacy policy, we invite you to contact
us at 407-870-2540.**