



PRIVACY POLICY DISCLOSURE

BTM Properties firmly believes that protecting the privacy of our applicant's and tenant's information is one of our fundamental responsibilities. We understand that you expect the personal and confidential information you have entrusted to us be handled with great care. Protecting the privacy of that information has been, and will continue to be, a company priority. This disclosure explains ways in which we may use or disclose personal or public information about you and your rights regarding the use and disclosure of your information. Rest assured we are dedicated to protecting your confidential information as set forth in this policy.

We take steps to safeguard the information we collect about you.

- We have developed and continue to maintain security protocols for applicant and tenant information which includes physical, electronic and procedural safeguards that comply with or exceed governmental standards. These measures involve secured files and offices, apartment entry key protections and computer safeguards.
- We limit access to nonpublic information about you to those employees, agents and associates who need to know that information to provide specific services you or we request.
- We ask companies that do work for us on your behalf, to protect your information and only provide them with the information that we believe is necessary to fulfill their responsibilities.
- We educate our employees about the importance of maintaining the confidentiality of consumer information.
- Still, such measures cannot guarantee that these practices will prevent every unauthorized attempt to access, use, or disclose personally identifiable information.

Steps you can take to protect your personal information. Start by following some simple guidelines:

- Protect your banking and credit account numbers, PINS (personal identification numbers) and passwords.
- To prevent unauthorized access to your accounts, never store your PINS and cards together.
- Carry only necessary information with you.
- Leave your social security card and unused credit cards at home in a secure place.
- Shred documents containing personal or financial information before discarding. Fraud and identity theft often occurs as a result of mail or garbage theft.
- Place out-going mail in a USPS mail box and promptly retrieve incoming mail to reduce the opportunity for theft.
- Use caution when disclosing your account numbers, social security numbers, etc. to other people or companies.
- Monitor your credit report for accuracy. By law, you're entitled to one free credit report every 12 months.
- Keep your information with us current. If your personal information (phone numbers, marital status, etc.) changes, please let us know. It's important that we be able to reach you in case of an emergency. If we detect potentially fraudulent or unauthorized activity, we will always attempt to contact you immediately.

What type of information do we collect about you and how do we collect it? We collect public and nonpublic personal information about you from a variety sources.

- We collect information about you from applications, other forms, correspondence, personal contacts and your transactions with us.
- We obtain information about you through our website, the internet, email, telephone and other electronic media.
- We receive information about you from consumer reporting agencies and background research companies.
- We obtain information about you when verifying applications and other forms you provide.
- We obtain information from current and past employers, landlords or housing providers, and other institutions where you conduct financial transactions.
- We may obtain information about you from law enforcement agencies, criminal and civil background checks, and other governmental agencies.
- Information generally includes, but is not limited to, social security numbers and income, account balances and payment history, credit reports and scores, financial statements and other sensitive information.

Sharing information.

- We do not sell or share nonpublic information about you to anyone for marketing purposes. We may use information you provide about us for our own marketing purposes.
- We are permitted under law to share information about our experiences and transactions with you (i.e. your balance, payment history, court actions or personal experiences with us) with companies related to us by common control or ownership (affiliates). We do not share information about you with our affiliates, such as information we received from you on applications and from credit reporting agencies. We use and share information with affiliated companies for a variety of purposes, among them:
 - To assist us in providing account services and rental maintenance
 - To provide extra levels of protection against access to you, your account or apartment
 - To help design and improve our services
- We may disclose nonpublic personal information about you to nonaffiliated third parties for everyday business purposes.
 - We may provide information about you to our financial service providers, insurance agencies, mortgage service companies and accounting services that we have working relationships with
 - We may provide information about you to credit reporting agencies, collection agencies, legal services, data processors, apartment associations, housing providers, and outside companies which perform work for us
 - We may provide information about you to governmental agencies or to comply with court or administrative orders, law enforcement, subpoenas, search warrants, or to protect you or us against fraud or illegal activities
 - To other parties when it's necessary or helpful in completing a transaction you or we initiate
 - At your request or with your consent
 - Without your consent to protect our tenants, employees, vendors or property, and to enforce our rights under the terms of our service agreements, leases and policies, in court or elsewhere, or in an emergency situation

Joint Accounts.

Each tenant may make separate privacy choices and married account holders may make privacy choices for each other. If only one account holder makes a privacy choice, information about the other account holder may be shared.

Privacy policy notification.

We provide our privacy policy to all tenants upon occupancy. We also provide it to current tenants annually, usually during our renewal process. This policy applies to current and former tenants of BTM Properties. We may change our policy at anytime which will be effective for information we already have about you as well as information we receive in the future. We will provide all tenants a revised copy if we broaden our information sharing practices about you. Our policy can also be accessed on line at <http://btmproperties.com>.

Accuracy of information.

We strive to keep our records accurate and will make appropriate corrections when you notify us. Please let us know if there is inaccurate information in any statements or other communications that you receive from us.

Fair credit reporting act disclosure.

We share information about you with our affiliates. Under the Fair Credit Reporting Act you may direct us not to share certain credit information with our affiliates. Examples of the kind of credit information that you may direct us not to share include the nonpublic personal information you provide in your application or that we obtain about you from nonaffiliated third parties such as credit bureaus. If you don't want such information shared you may write to us at the address below. Please provide your name, address, specific information you wish us to limit or restrict and whom you want the restrictions to apply. If you have previously requested that we restrict such sharing, you do not need to make another request. Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or transactions with you. Your account balance and payment history are examples of transactions and experience information that we are always permitted to share with our affiliates and nonaffiliated third parties. We may report information about your account such as late or missed payments, account balance or other defaults on your account to credit bureau reporting or collection agencies.

Maintaining personal information.

We maintain this information for a period of time after you are no longer a tenant with us if the information is necessary for the purpose for which it was collected, to meet recommended retention guidelines or to satisfy legal requirements. Reasons for maintaining information generally involve business, legal, or tax purposes. If there are no pending requests, orders, outstanding balances or court orders for access to this personal information, we destroy the information after it is no longer necessary to retain it.

How to notify us. If after reading this notice, you have any questions please contact us at rentals@btmproperties.com.

