

Privacy Policy

Thank you for using our Website. This statement discloses the privacy policy for the Northern Sierra Financial Services (“Proprietor”) website (“Website”). Questions for clarification of this statement or comments may be addressed via the contact information on the Website.

We have adopted this Privacy Policy in order to demonstrate our firm commitment to privacy and to further the relationship between us and our subscribers. This statement of our Privacy Policy makes disclosures concerning our collection of information, including personal information, when you use the Website, and how we use and disclose it to others. By using the Website you accept the practices described in this Privacy Policy.

Information We Collect

We collect personal and non-personal information when you provide it to us in the course of using our Website. The personal information that we may collect includes your name, mailing address, phone number, email address, credit card number, and financial information. The non-personal information that we may collect includes your server address, your browser type, the URL of the previous website you visited, your ISP, operating system, the date and time of your visit, pages accessed during your visit, documents downloaded from our Website, and your Internet protocol (IP) Address. Unless this Website asks for specific personal information in order to respond to requests for information or to register uses for particular services, only the non-personal information will be collected when you use this site for statistical purposes and to enable us to improve the navigation functions of our web site.

When you subscribe to our service or otherwise make a purchase through our Website we will collect your name, mailing address, telephone number, credit card number, email address, and other information that we request during the registration process.

In addition, if you communicate with us regarding the Website or any of our services or products we collect any information that you provide to us during the course of our communication.

We may use analytic and reporting technologies to record non-personal information, defined above. Your personal information will only be collected by the staff of Proprietor who have responsibility for responding to such requests or administrating such registrations. However, we may contract with a third party to help us manage, monitor and optimize our Website and measure the effectiveness of our advertising, communications and use of the Website. We may use web beacons and cookies (described below) for this purpose.

Our Use of Information for Internal Purpose

We use your personal information primarily for our own internal purposes, such as providing, maintaining, evaluating, and improving our Website and the products and services we offer and sell, to collect credit card payments for subscription fees and other purchases you make, and to provide customer support.

We use the non-personal information we collect to track the use of the Website and to assist us in providing, maintaining, evaluating, and improving our Website and the services and products we offer and sell. Unless you ask us not to, we may contact you via email in the future to tell you about specials, new products or services, or changes to this privacy policy.

Disclosure of Personal Information to Third Parties

We will disclose your personal information to protect or enforce our legal rights and policies, to protect or enforce the legal rights of a third party, or as we in good faith believe we are required to do so by law (such as to comply with a subpoena or court order, for example).

We may contract with various third parties who help us provide, maintain and improve the Website and the services we provide and the services and products we offer and sell and such third parties may have access to your personal information in order to perform their services (for example, to ship an order). Personal information collected on this web site will only be used for the purposes stated at the time of collection. Your personal information will not be forwarded to any third party except as stated above, added to a mailing list or used for any other purpose without your consent.

Use of Cookies and Web Beacons

A cookie is a small file placed on the hard drive of your computer. Most websites use cookies. We will use cookies to track your use of the Website and the services and products we offer and sell, provide you with a more personalized user experience, and to facilitate your logging in to the Website. Cookies can be either “persistent” or “session” based. Persistent cookies are stored on your computer, contain an expiration date, and may be used to track your browsing behavior upon return to the issuing web site. Session cookies are short-lived, are used only during a browsing session, and expire when you quit your browser. Upon closing your browser the session cookie set by this web site is destroyed and no personal information is maintained which might identify you should you visit our web site at a later date.

A web beacon is an often-transparent graphic image, usually no larger than a 1×1 pixel that is placed on a web page or in an e-mail that is used to monitor the behavior of the user visiting the Website or receiving the e-mail.

Cookies and web beacons used by us will not be linked to your personal information. Unless required by law to do so, Proprietor will only disclose personal information collected on this site to a third party if consent has been provided.

How We Protect Your Personal Information

We consider protecting the security of your personal information as very important. However, this site does not provide facilities to guarantee the secure transmission of information across the Internet. Whilst reasonable efforts are used to provide security, users should be aware that there are inherent risks in the transmission of information across the Internet. When you enter sensitive information such as a credit card number and/or social security number on our registration or

order forms, we encrypt that information using secure socket layer technology (sometimes referred to as “SSL”).

We follow generally accepted industry standards to protect personal information submitted to us, both during transmission and once we receive it. No method of transmission over the Internet, or method of electronic storage, is 100% secure. Therefore, while we strive to use commercially acceptable means to protect your personal information, we do not guarantee absolute security. We are not responsible for the unauthorized acts of others and we assume no liability for any disclosure of information due to errors in transmission, unauthorized third party access (such as through hacking) or other acts of third parties, or acts or omissions beyond our reasonable control.

Reviewing and Changing Your Personal Information

You may obtain a copy of and request that we correct errors in your personal information by contacting us via the contact information on the Website. If you do desire to obtain a copy of your personal information, you will be required to provide proof of your identity. If your personal information changes or if you no longer want to subscribe to or use the Website, you may correct, update, terminate or deactivate your personal information and your account by contacting Proprietor via the contact information at the top of the Website. There is no fee for requesting access to your information; however, we may charge you the reasonable cost of processing your request.

Outside Links

You will be able to access third party websites linked directly from the Website. This Privacy Policy does not apply when you access third party websites. We cannot control how third parties may use personal information you disclose to them, so you should carefully review the privacy policy of any third party website you visit before using it or disclosing your personal information to its provider. Proprietor is not responsible for any content or practices of these sites.

Children’s Privacy

Website and the services and products we offer and sell are intended for potential home buyers, those looking to refinance their home, and other typical clients of Proprietor. Therefore, it is unlikely that children under the age of 17 will use the Website or purchase the services or products we offer. Accordingly, we will not knowingly collect or use any personal information from children that we know to be under the age of 17. In addition, we will delete any information in our database that we know originates from a child under the age of 17.

If you are between the ages of 13 and 17, you, your parent, or your legal guardian may request that we deactivate any of your personal information in our database and/or opt-out from receiving communications from us. If you wish to do so, please contact us via the contact information on Website.

Changes in Privacy Policy

This Privacy Policy is subject to change from time to time. Proprietor may update this Privacy Policy without notifying you. Proprietor reserves the right to amend, modify, revise, and restate, at any time, this Privacy Policy, without notice. If you continue to use the Website after the amended terms become effective, you are deemed to have agreed to be bound by the amended terms. If you do not agree to the amended terms, then you agree not to use the Website. User’s continued use of the Website constitutes an affirmative agreement by you to abide and be bound by the Privacy Policy and its amended terms.