

Mill Creek Residential Privacy Policy

Last Updated 3/1/2023

How Our Privacy Policy Applies

This Privacy Policy explains how we use and disclose the Personal Information we collect from or about you, or which you may provide to us as part of our relationship with you, including when you:

- provide Personal Information through our website, via the Mill Creek Residential website found at <https://www.MillCreekPlaces.com> or through any residential portal, prospective resident portal or online payment portal (together, the “Sites”);
- provide Personal Information to us offline; and
- provide Personal Information indirectly through third party advertiser sites.

Before visiting our Sites or engaging with us, or otherwise providing Personal Information to us, please review this Privacy Policy carefully. If you do not wish to have your Personal Information collected, used or disclosed as set forth in this Privacy Policy, you must refrain from using our Sites or disclosing your Personal Information to us.

This Privacy Policy may be revised from time to time, so please revisit this page to remain fully informed of our privacy practices (see “Changes to Privacy Policy” Section below).

Types of Personal Information We Collect

“Personal Information” is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you or, if you are a California resident, your household.

The categories of Personal Information that we collect from you depend on your interactions and engagement with us. For example, we collect:

- **Direct Identifiers**, such as your name, address, date of birth, social security number, drivers’ license number and information, gender, age, IP address, online identifiers, email address, phone number, payment card or financial account numbers and related information required to process payments, and other similar identifiers. We collect this information to verify your identity and information, screening potential residents, collections activity, communicate with you, process your payments, and provide you with access to your resident portal account.

- **Commercial Information**, such as the property, leases and services purchased from us, real property purchased, rented or leased from others, insurance information, and number of occupants. We collect this information to maintain client records, identify trends in our client relationships, processing insurance claims, screening potential residents, collections activity, and conduct business analytics.
- **Internet Activity Information**, such as your browsing history, search history, cookies, browser and device type, and information regarding your interactions with pages you visit on the Sites. We collect this information to understand your use of the Sites and your Account and for targeted marketing and lead management.
- **Professional and Employment-Related Information**, such as information about your current employment, salary, professional degrees and certifications, and education background. We collect this information to verify your identity, perform background and regulatory compliance checks, and other related processes.
- **Profile Information**, such as information about your preferences and characteristics. We collect this information in order to understand your preferences and tailor our services and communications to you.

Some of the information we collect may be considered **Sensitive Personal Information** under privacy laws, such as your social security number and certain financial information. We use your Sensitive Personal Information only for legitimate business purposes, including to (i) perform services or provide goods reasonably expected by an average person; (ii) detect security incidents; (iii) resist malicious, deceptive or illegal actions; (iv) ensure the physical safety of individuals; (v) for short-term, transient use; (vi) perform or provide internal business services; or (vii) verify or maintain the quality or safety of a service or device.

We may collect Personal Information directly from you and automatically through our use of cookies and other data collection technologies on our Sites. We may also collect your Personal Information from third-party sources, such as social media platforms (if you interact with us through your social media account), background check providers, credit bureaus, and third parties to whom you direct us to collect your Personal information. We will treat Personal Information collected from third-party sources in accordance with this Privacy Policy.

How We Use Personal Information

In addition to the purposes for collection described above, we also collect each category of information for the purpose of maintaining our client relationship with you and performing services, which include:

- Onboarding you as a client, maintaining or servicing your account, processing and fulfilling your requests, and other activities that are part of our property, leasing and

- service offerings;
- Conducting verification and background checks as part of our business acceptance, finance, administration and marketing processes, including anti-money laundering, conflict, reputational and financial checks;
 - Taking steps to improve our provision of property, leasing and services to you, including to run analytics, improve our artificial intelligence tools, assess the quality of our services, and for other related internal business purposes;
 - Confirming your balances, payment history, information pertaining to your creditworthiness, assets, income or liabilities, and managing other aspects of your financial transactions, which includes requesting a credit report in connection with leasing applications;
 - Sending you messages promoting our property leasing products and services. You may opt-out of receiving certain promotional e-mail messages from us as described in the “Opt-out” section below;
 - Administering and improving our Sites, including to measure the effectiveness of the Sites, to customize the content and/or layout of our Sites for each individual visitor, help diagnose problems with our server, see where Site traffic is coming from, to identify our Site users, to track our visitors’ use of the Sites for internal market research and to notify visitors about updates to the Sites or services; and
 - Complying with our legal, regulatory and risk management obligations, including establishing, exercising and/or defending legal claims.

When you make a payment through the residential portal, we collect information about your payment history and payment information. Although we use a third-party payment processor to facilitate any payments made on our Sites through the residential portal, we retain this information for accounting purposes and to respond to inquiries, communicate with you about your account, and for other business purposes.

How We Disclose Your Personal Information

We may disclose your Personal Information as disclosed to you at the time we collect it, with your consent, and in the following circumstances:

- **Service Providers:** We may provide your Personal Information to our services providers that help us run and manage our business, such as technology service providers, analytics providers, utility providers, screening companies, rental insurance companies, collections agencies, customer service providers, and our credit card processors.
- **Property Owners, Property Managers, and Other Subsidiaries or Trusted Affiliates:** We may provide your Personal Information to other third parties with whom we have alliances in connection to providing our products or services, including, without limitation the owner of any property where you may apply or lease and the management company

for such property.

- **Other Website Providers:** We may provide your Personal Information to other website providers that create additional content for our Sites, such as Entrata and Yardi. Where the terms of the privacy policies or terms of use found on Entrata’s Web Sites or Yardi’s Web Sites conflict with the terms of our Privacy Policy, the terms of this Privacy Policy shall override. Please see “Links to Third-Party Web Sites” below for more information.
- **Consumer Reporting Agencies:** We may provide your Personal Information to consumer reporting agencies. If you dispute the accuracy of the information provided, you should notify the consumer reporting agency and contact us regarding the dispute. Please see “Contact Information” below for our contact information.
- **Prospective Landlords or Lenders:** We may provide your Personal Information to prospective landlords or lenders who may request such Personal Information in connection with approval of any rental application or home purchase.
- **As Required By Law:** We may disclose your Personal Information as required by law, such as to comply with a subpoena or similar legal process. Additionally, we may disclose Personal Information when we believe that disclosure is necessary to protect the safety and security of our property or the property of others. We may also disclose Personal Information in order to protect our rights, such as to investigate fraud or respond to a government request.
- **Corporate Transaction:** In the event Mill Creek Residential is involved in a merger, reorganization, acquisition or sale of all or a portion of its assets, or other corporate transaction, we may transfer, assign, or disclose your Personal Information as part of that transaction.

We may also sell information to the extent our use of cookies and tracking technologies for targeting advertising constitutes a “sale” under certain U.S. state consumer privacy laws. This use of tracking technologies also constitutes “sharing” under the California Consumer Privacy Act (CCPA), which is described in more detail below in the “Your California Privacy Rights” section.

Data Collection Technologies

We may use cookies, web beacons, and other technologies (collectively, “Data Collection Technologies”) to help us personalize and enhance Your experience on our Sites. Our Data Collection Technologies include:

- **Cookies.** A cookie is a small string of text that is sent by our Sites to your browser and then stored by your browser on Your computer’s hard drive. Our cookies allow us to

personalize your experience on our Sites, make your visit more convenient, and understand how you and others are using our Sites so that we can improve your experience on the Sites. We use cookies to identify repeat visitors to our Sites and to determine the paths visitors take on our Sites. We also use cookies to determine whether you visited our Sites from a particular Internet link or advertisement. We commonly use conversion cookies to determine the amount of times people who click on ads from our Sites also filled out a guest card or signed a lease. Conversion cookie data may be used in combination with your Google account to link conversion events across different devices you use. We do not use conversion cookies for interest-based ad targeting. We do not use any cookies that store personal information or associate cookie information with personal information you may provide us.

- **Web Beacons.** A web beacon (also referred to as clear gif, pixel tag or single-pixel gif) is a transparent graphic image used in tandem with cookies that enables us to record a user's actions. We use web beacons to count users who have visited those pages, verify system and server integrity and for similar statistical measures.
- **Google Analytics.** We use Google Analytics to help us understand how users engage with our Services. Google Analytics uses cookies to track your interactions with our Services, then collects that information and reports it to us, without identifying individual users. This information helps us improve our Services so that we can better serve users like you. For more information on Google Analytics, visit <https://Support.Google.com/Analytics>.

Most web browsers automatically accept cookies, but it is possible to change your browser setup so that it does not accept cookies. In order to create a profile on our Sites you must have your cookies on. To find out more information about cookies, visit <https://www.AllAboutCookies.org>.

Do Not Track Signals

Some web browsers have "Do Not Track" or similar features that allow you to tell each website you visit that you do not want your activities on that website tracked. At present, the Sites do not respond to "Do Not Track" signals and consequently, the Sites will continue to collect information about you even if your browser's "Do Not Track" feature is activated.

Data Security & Retention

The security of Your Personal Information is important to us. We use encryption technology to protect data transmitted during the online lease completion process and for online payment of rent. Your browser will indicate when such encryption is activated (e.g., a padlock icon will be shown in Microsoft's Internet Explorer). No data transmission over the Internet can be guaranteed to be

100% secure. Accordingly, and despite our efforts, we cannot guarantee or warrant the security of any information you transmit to us. Except to the extent provided by law, we are not responsible or liable to you for any lack of privacy or security you may experience. You are fully responsible for taking precautions and providing security measures best suited for your situation and intended use of the Sites and our services.

We retain your Personal Information for as long as needed to fulfill the business purpose(s) for which we collected it. We also take into consideration the sensitivity of the data when determining its retention period.

Your California Privacy Rights

The California Consumer Privacy Act (“CCPA”) requires us to provide specific disclosures about the Personal Information we collected in the preceding 12 months. This Privacy Policy describes the categories of Personal Information we collect and sources of information, and the business and commercial purposes for collecting Personal Information.

In the preceding 12 months, we have disclosed your Personal Information to each of the categories of third parties listed above for business and commercial purposes. In addition:

- We have sold or shared the following categories of Personal Information with our targeted advertising service providers and partners: Direct Identifiers, Internet Activity Information, and Profile Information.
- We do not knowingly sell the Personal Information of minors under 16.

We provide California residents the privacy rights required under applicable law, including the CCPA and Shine the Light law, as further described below.

California Individual Privacy Rights:

- **The right to know.** You have the right to request to know what Personal Information we have collected about you, including the categories of Personal Information we have collected, the categories of sources from which we collected it, the business or commercial purpose for collecting, selling, or sharing Personal Information, the categories of third parties to whom we disclosed Personal Information, and the specific pieces of Personal Information we collected.
- **The right to correct.** You have the right to request that we correct inaccurate Personal Information that we maintain about you.
- **The right to deletion.** You have the right to request that we delete the Personal Information that we have collected or maintain about you. We may deny your request as permitted by law under certain circumstances, such as if we need to comply with our legal obligations or

complete a transaction for which your Personal Information was collected. If we deny your request for deletion, we will let you know the reason why such request was denied.

- **The right to opt out of the sale or sharing of your Personal Information.** You have the right to opt out of the sale or sharing of your Personal Information. You can opt out from the collection and sharing of Performance and Targeting Cookies as described in Data Collection Technologies, above, or through the Cookie Banner on our web site.
- **The right to equal service.** If you choose to exercise any of these rights, we will not discriminate against you in anyway. If you exercise certain rights, understand that you may be unable to use or access certain features of the Sites or our services or properties.

If you are a California resident, you can exercise your privacy rights as described in “Submitting a Privacy Rights Request,” below.

Shine the Light: California Civil Code Section 1798.83 gives California residents the rights to request from us once per calendar year certain information regarding our disclosure of their Personal Information to third parties for those third parties’ direct marketing purposes. We may share your Personal Information with affiliated third parties, some of which do not share the name of Mill Creek Residential, for their own direct marketing purposes. You may request information regarding the disclosure of your Personal Information to third parties for those third parties’ direct marketing purposes by contacting us at Privacy@MCRTrust.com.

Your Virginia Privacy Rights

We provide Virginia residents the privacy rights required under applicable law, including the Virginia Consumer Data Protection Act, as further described below.

Virginia Consumer Privacy Rights:

If you are a Virginia resident, you have the following rights, subject to any applicable exemptions or limitations:

- **The right to access.** You have the right to confirm whether we are processing your Personal Information and to access such Personal Information.
- **The right to correct.** You have the right to request that we correct inaccurate Personal Information that we maintain about you.
- **The right to delete.** You have the right to request that we delete your Personal Information under specific circumstances.

- **The right to opt-out.** You have the right to object or opt out of certain types of processing, including processing for the purpose of: (1) targeted advertising, (2) the sale of personal data, and (3) certain types of profiling and automated decision-making.
- **The right to data portability.** You have the right to request a copy of your Personal Information in an accessible format.

If you are a Virginia resident, you can exercise your privacy rights as described in “Submitting a Privacy Rights Request,” below.

Submitting a Privacy Rights Request

If you are a California or Virginia resident, you may exercise your rights two-times a year free of charge. To exercise your rights, contact us at **1.833.624.8170** or complete our “State Privacy Rights” form available [here](#).

We will take steps to verify your identity before processing your request. We will not fulfill your request unless you have provided sufficient information for us to reasonably verify you are the individual about whom we collected Personal Information. We may request additional information about you so that we can match the information you provide to information we already maintain about you. We will only use the Personal Information provided in the verification process to verify your identity or authority to make a request and to track and document request responses, unless you initially provided the information for another purpose.

You may use an authorized agent to submit a request to know or a request to delete. When we verify your agent’s request, we may verify both your and your agent’s identity and request a signed document from you that authorizes your agent to make the request on your behalf. To protect your Personal Information, we reserve the right to deny a request from an agent that does not submit proof that they have been authorized by you to act on their behalf.

Persons Under 13 Years of Age

This Sites are not intended for or directed to persons under 13 years of age. We do not knowingly collect or maintain information at our Sites from those we know are under 13, and we do not permit persons under 13 years of age to become registered users of our Sites. If we become aware that we have collected information from an individual under 13 years of age, we will immediately delete such information. No part of our Sites is structured to attract anyone under 13. By using our Sites you represent that you are not under 13 years of age.

Links To Third-Party Web Sites

Our Sites may offer links to other websites which may have information policies and practices different from ours. We do not control and are not responsible for the privacy policies or practices or the content of any third party Web sites. We encourage you to review the privacy policies of any third part website prior to providing them with your Personal Information.

Changes to the Privacy Policy

We may occasionally update this Privacy Policy to reflect changes in our practices. When we post modifications to this Privacy Policy, we will revise the “Last Updated” date at the top of this web page. If the changes are material, we will endeavor to notify you in advance of such changes taking place. If you object to any modification, your sole recourse is to notify us that you do not agree and to stop using the Sites and providing us with your Personal Information. We encourage you to periodically review this page for the latest information on our privacy practices.

Email Consent and Opt-Out

Your provision of Personal Information through any of our resident portal Sites constitutes your affirmative consent that we may contact you by email to provide you with information and notices relating to the property where you reside, and various services available to you at or through that property.

You may choose to opt out of receiving future commercial email messages from us. Each mass commercial email sent by us contains a link with instructions on how to remove yourself from our email list. Please note that if you are a resident of Mill Creek Residential and you opt out of receiving commercial email from us, you will continue to receive email from us regarding operational issues surrounding your apartment, your lease, and/or your community.

Non-U.S. Residents

The Sites are intended for use in the United States of America only. All matters relating to our Sites are governed by the laws of the State of Texas in the United States of America. If you visit our Sites or contact us from outside of the United States of America, please be advised that (i) any information you provide to us or that we automatically collect will be transferred to the United States of America; and (ii) that by using our Sites or submitting information, you explicitly authorize its transfer to and subsequent processing in the United States of America in accordance with this Privacy Policy. Do not provide your Personal Information to us if you do not want this information to be transferred outside of your country, or if the laws in your country restrict these types of transfers. Your provision of Personal Information to us will be handled in accordance with this Privacy Policy.

How To Contact Us

If you have questions or comments about this Privacy Policy or our privacy practices, please contact us at Privacy@MCRTrust.com or by mail at:

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