Privacy Policy

Revised: April 10, 2025

Your privacy is important to us. This Privacy Policy outlines how Rurka Homes, LLC (**"Company**," **"we**," **"our**," **"us**") collects, uses, protects, and discloses information when you interact with the rurkahomes.com website (**"Site**") or use any Rurka Homes mobile application, APIs, or other services (**"Services**"). It also details how you can manage your information preferences, including opting out of certain uses of your Personal Information. This Privacy Policy applies to all users of our Site and Services.

BY USING THE SITE OR SERVICES, YOU ARE CONSENTING TO THIS PRIVACY POLICY. PLEASE READ IT CAREFULLY.

1. Personal Information We Collect

We collect the following categories and types of "*Personal Information*":

- **Contact Information**: your first and last name, mailing address, email address, and phone number;
- **Other identifying information**: IP address, user names, passwords, and other security information for authentication and access;
- **Financial Information**: credit card, debit card and bank account information;
- **Demographic information**: gender, age, employment information and salary information;
- Geolocation data;
- Internet or other electronic activity: your browsing and click history, including information about how you navigate within our Site and Services and which elements of our Site and Services you use the most;
- **Commercial information**: products and services purchased or viewed on our Site;
- Audio and visual information: your videos and photos; and
- Inferences drawn from the categories described above in order to create a profile about you to reflect your preferences, characteristics, behavior and attitude.

2. How We Use Personal Information

We use your Personal Information for the following categories of use:

- **Transactional Purposes:** We use your contact information, financial information, and commercial information to:
 - o Receive, process, confirm, send and track your purchases;
 - o Communicate with you about your purchases or interest in a purchase; and
 - o Process any requests from you.

- Analytical Purposes: We use your other identifying information, internet activity and browsing history, commercial information, demographic information, and geolocation data to analyze preferences, trends and statistics.
- Marketing and Promotional Purposes: We use your contact information, commercial information, demographic information, internet or other electronic activity, geolocation data, and inferences to:
 - o Inform you of our new products, services and offers;
 - o Provide you with other information from and about our Company, including personalized marketing communications.
- Maintenance and Improvement of the Site and Services: We use your contact information, commercial information, and internet activity and browsing history to:
 - o Provide you with the Site and Services, including to send you alerts about your account;
 - o Handle your customer services requests; and
 - o Help us diagnose technical and service problems and administer our Site and Services.
- Security and Fraud Prevention: We use your contact information, other identifying information, commercial information, financial information, geolocation data, internet activity and browsing history, and inferences to protect the Site and services, our Company, and others and to prevent fraud, theft and misconduct.

3. Sources of Personal Information

We collect Personal Information from the following sources:

- We collect information directly from you. We collect contact and demographic information directly from you. We also collect payment information from you.
- We collect information from you passively. We collect Internet or other electronic activity passively using tools like browser cookies. This activity is further described in the Cookies and Advertising and Online Tracking sections below.

4. Categories of Third Parties We Share Personal Information With

Service Providers

We occasionally partner with businesses we trust and whose privacy practices align with ours, referred to as "**Service Providers**." These Service Providers assist with services such as hosting, maintenance, data storage, management, and marketing. We share only the necessary information with our Service Providers to enable them to perform services on our behalf. Each Service Provider must agree to implement reasonable security measures to protect your Personal Information from unauthorized access, use, or disclosure. Service Providers are prohibited from using Personal Information beyond the scope specified by us.

Our Affiliates

We may share Personal Information with businesses controlling, controlled by, or under common control with our Company.

Corporate Transactions

If our Company is merged, acquired, or sold, or in the event of a transfer of some or all of our assets, we may disclose or transfer Personal Information in connection with such transaction. You will have the opportunity to opt out of any such transfer if, in our discretion, it will result in the handling of your Personal Information in a way that differs materially from this Privacy Policy.

Compliance with Laws and Law Enforcement

We cooperate with government and law enforcement agencies, as well as private parties, to uphold and comply with legal requirements. We may disclose your Personal Information if we believe it is necessary to:

- Respond to legal requests, such as court orders or subpoenas
- Protect the safety, property, or rights of our company or third parties
- Prevent or address any illegal, unethical, or legally actionable activities
- Comply with applicable laws

5. Cookies

We use cookies, which are small text files placed on your computer, and anonymous identifiers, which are random strings of characters, to improve the Site and Services and for purposes outlined in the Advertising and Online Tracking section of this Privacy Policy. Most browsers are initially set to accept cookies, but you can adjust your settings to refuse cookies or alert you when a cookie is sent. However, disabling cookies may affect some features of the Site or Services. Additionally, some Service Providers may use their own cookies, anonymous identifiers, or tracking technologies while performing services on our behalf.

We use Google Analytics on the Site and Services to analyze how users use the Site and Services, and to provide advertisements to you on other websites. For more information about how to opt out of having your information used by Google Analytics, visit <u>https://tools.google.com/dlpage/gaoptout/</u>.

6. Managing Your Information Preferences

You can review, correct, update, or change your Personal Information and manage your email preferences by adjusting your account settings or emailing us at info@rurkahomes.com. To opt out of marketing emails, use the unsubscribe link at the bottom of any such email. Note that you cannot opt out of all emails, as we need to send essential communications about your account status. For questions or concerns about this Privacy Policy, please contact us at the same email address.

7. Security

We employ physical, electronic, and procedural safeguards to protect the confidentiality and security of information transmitted to us. However, no data transmission over the Internet or other networks can be guaranteed as completely secure. While we strive to protect information sent via the Site or Services, we cannot guarantee its security. Transmitting information through the Site or Services is done at your own risk.

8. Links

Our Site and Services may include links to third-party websites or allow others to send you such links. These links do not imply endorsement or affiliation with the third-party sites. We do not control these sites, and accessing them is at your own risk. Always review the privacy policy of any third-party website before providing your information.

9. Children's Privacy

The Site and Services are intended for users who are 18 years old or older. We do not knowingly collect Personal Information from children under the age of 13. If we become aware that we have inadvertently received Personal Information from a child under the age of 13, we will delete such information from our records.

10. Processing in the United States

Your Personal Information and communications may be transferred to and stored on servers or databases located outside your state, province, or country. If you are outside the United States, please note that we process and store all information in the United States, where privacy laws may differ from those in your location. By using the Site or Services, you consent to the collection, use, transfer, and disclosure of your Personal Information and communications in accordance with U.S. laws.

11. Privacy Policy Changes

We may update this Privacy Policy periodically. If changes are made, we will notify you by posting the revised Privacy Policy on the Site. Changes take effect on the "Revised" date indicated in the updated Privacy Policy. By continuing to use the Site or Services, you consent to the revised Privacy Policy.

12. Contact Us

If you have any questions or concerns, you may contact us at info@rurkahomes.com.

PLEASE PRINT A COPY OF THIS PRIVACY POLICY FOR YOU RECORDS AND PLEASE CHECK THE SITE FREQUENTLY FOR ANY CHANGES.