

## **TENANT SELECTION CRITERIA and APPLICANT REQUIREMENTS**

Anyone occupying the property that is eighteen (18) years of age or older must fill out an application and submit a non-refundable application fee. Payment must be received before we will complete the verification process. We accept payments online with a credit card at [www.stoneoakmgmt.com](http://www.stoneoakmgmt.com) or cashiers check, money order, personal check, or cash (delivered to our office). We THOROUGHLY verify all applications before presenting them to our clients. While each client we represent may have slightly different criteria, our normal acceptable applicant will need to meet the requirements below. If you do not meet these minimum requirements, you should contact us before submitting your application in order to discuss your particular situation:

- 1) **Verification of Identity:** Each applicant will be REQUIRED to provide copies of proof of identity documents (at least one with a photo) such as Driver's License, Social Security card, Passport, etc.
- 2) **Income:** On most of our properties, the gross monthly income for all tenants should be at minimum three (3) times the monthly rent amount.
- 3) **Employment:** We require verifiable employment history for at least the past three (3) years. If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), W-2's, bank statements, paycheck stubs, etc. that provide proof of applicant's ability to pay the rent. If military, we need a current copy of your LES.
- 4) **Residency:** We require verifiable residence history for at least three (3) years whether you currently own or rent.
- 5) **Credit History:** We will obtain a copy of your credit report. You cannot provide this to us, we will obtain this ourselves.
- 6) **Criminal, Sex Offense, and Terrorist Database History:** We will check for inclusion in these databases.
- 7) **Occupancy:** The total number of tenants and occupants may not exceed two (2) persons per bedroom.
- 8) **Pets:** Pet policies and deposits vary from home to home so please contact us to determine the pet policy for this home. Most homes are limited to the number and size of pets. None of our homes permit dog types that may have violent tendencies, including but not limited to: Pit Bulls, Staffordshire Terriers, Dobermans, Rottweilers, Chows, or any similar breed or mixed breed.
- 9) **Applicants will be denied** for the following or similar reasons: False, inaccurate, or incomplete applications; Evictions, judgments related to rental residency, tax liens, unpaid child support; current bankruptcy proceedings; felony convictions and out of prison or jail less than 5 years, multiple felonies, physical or violent crimes, domestic violence, sex offenses; and/or appearance on any sexual offense or terrorist database.
- 10) **Applicants may be denied** or required to pay additional deposit or rent for the following or similar reasons: insufficient verifiable income, excessive late or NSF rent payments, broken leases, property damages, unpaid rent, mortgage not current, foreclosures, credit scores under 550 or no credit score, excessive credit collection balances, slow pays, drug related offenses, etc.
- 11) **Special Considerations:** Potential applicants who are studying any field related to the practice of law, are educated to practice law or any related fields, and/or are actively practicing law or working in the legal system in a related field need to contact us before submitting an application.

## **ACCEPTANCE AND MOVE-IN PROCEDURES**

- 1) We normally verify and present an application to our client for an acceptance decision within two (2) business days of receipt PROVIDING ALL VERIFICATIONS CAN BE COMPLETED and application fees are paid.
- 2) **Once an application has been accepted, the Applicant has until 5:00 P.M. the following BUSINESS day to deliver the Deposit to our offices (if not already done). This Deposit must be in the form of a Cashier's Check or money orders made out to Stone Oak Management. We will not accept CASH for any reason. You also cannot pay this online. During this time, we will not remove the Property from the market; however, we will not process any further applications or present any other offers.**
- 3) Accepted Applicant(s) will be sent the lease for online e-signatures. The lease will be filled out by us, but there will be items you must fill out on the lease as you go through and sign it. The lease will include the "Tenant Information Letter," which includes our policies, procedures, and security deposit refund information. All documents should be thoroughly examined, and any questions should be addressed BEFORE signing the documents. Once the lease is completed arrangements will be made for access and keys.

**I have read and fully understand the above tenant application, selection criteria, and requirements.**

**Printed Name:**

**Signature:**

**Date:**

---

Stone Oak Property Management  
13497 US Highway 183 Ste 700, Austin, TX 78750  
512.617.6766 Phone 512.994.2300 Fax

## Lease Application Checklist

(Please review this with the applicant and ensure they initial/sign as required)

Please initial upon receipt	The following items are needed with every application.	Office Use Only
	Completed & Signed Online OR Paper Lease Application (1 per person 18 & over)	
	This form and the "New Tenant Packet" download from <a href="http://www.stoneoakpm.com">www.stoneoakpm.com</a>	
	Application Fee for each person 18 & over (certified funds only)	
	Security Deposit (certified funds only)	
	Copies of government issued valid Photo ID for each applicant 18 & over	
	Verification of income- 1) latest paystubs; or 2) 3 months of bank statements for self-employed applicants and two (2) years W2/1099 or completed tax returns	
	3 years of residential history with landlord contact information (owner's and landlord will be verified via CAD System)	

### Criteria Considered For Residency

Rental history verifying residency	Gross monthly income of all tenants should be a minimum of 3x monthly rent
Credit Report check	Criminal background check
Verification of current employment and up to three years previous	No history of no evictions
Debt to income ratios not to exceed 55% in total	Guarantor may be required

### The following may result in an automatic application denial

Felony conviction of violent or physical nature	Registered sex offender or multiple offender
Previous eviction or breaking a lease	No employment or credit score below 550
No dangerous breed animals will be accepted: Rottweiler, Doberman, Chow, Akita, German Shepherd, Pit Bull, American Bull and any other dog with a biting history	

### Please have your applicant initial next to the following

I authorize Stone Oak Property Management to perform a criminal background exam	<input type="checkbox"/>	I authorize Stone Oak Property Management to perform a credit check on me	<input type="checkbox"/>
I acknowledge that the privacy policy is available at <a href="http://stoneoakpm.com">stoneoakpm.com</a>	<input type="checkbox"/>	Additional deposits may be required	<input type="checkbox"/>
I UNDERSTAND THAT SUBMISSION OF THIS APPLICATION DOES NOT GUARANTEE APPROVAL. ADDITIONAL CONDITIONS MAY APPLY THAT WERE NOT LISTED IN THE ORIGINAL OFFER OR LISTING. APPLICATION FEES ARE NON-REFUNDABLE.			<input type="checkbox"/>

Applicant's Name \_\_\_\_\_ Applicants Phone # \_\_\_\_\_

Agent's Name \_\_\_\_\_ Agent's Phone # \_\_\_\_\_

An applicant may be called directly for more information related to this application.

# STONE OAK PROPERTY MANAGEMENT

## TENANT INFORMATION LETTER

Property Address: \_\_\_\_\_

Tenants: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Welcome to your new home! We hope you will enjoy living here. Our company uses the latest in technology to ensure paying rent and making maintenance requests is simple and efficient. Once you have been entered into our system, you will receive an email inviting you to sign into your online portal. This letter is to explain what you can expect from the management and what we'll be looking for from you.

### **1. RENT:**

Once you are entered into our system, you will receive an email inviting you to your online portal. From this portal, you can securely pay your rent online. No need to mail a check! Your rent is due on the first of the month. If your rent is not paid by the 3<sup>rd</sup> of the month, you will be charged an initial late fees as specified in your lease until rent is paid in full. If you pay by check, **Only one check or money order will be accepted for all rents.**

**If your rent payment is rejected by your bank for any reason YOU WILL BE REQUIRED TO PAY RENT VIA CERTIFIED FUNDS AND YOU WILL BE CHARGED AN NSF FEE as specified in your lease. If you are paying with cash you MUST USE THE CASH VOUCHER PAYMENT SYSTEM unless we allow otherwise.**

### **2. NEW ROOMMATES:**

The management company must be notified of any changes in occupancy. Any changes in occupants must have owner approval. A new roommate must complete an application form, pay the \$40 application fee and be added to the lease.

### **3. NOTICE TO END TENANCY:**

The lease will automatically renew on a month-to-month basis unless either party provides written notice 30 days prior to the Termination Date or the end of any renewal period. **The lease will always end on the last day of the month.**

# STONE OAK PROPERTY MANAGEMENT

## **4. DEPOSITS:**

You may not withhold the last month's rent on grounds that the security deposit is security for unpaid rent. If 30 days notice is not given prior to move-out, Landlord is not obligated to refund or account for the security deposit. Pet Deposit is non-refundable.

## **5. MANAGER:**

Stone Oak Property Management

Phone: 512.617.6766

Email: [Admin@StoneOakMgmt.com](mailto:Admin@StoneOakMgmt.com)

Mailing Address: 13497 N. US Hwy 183 Ste 700, Austin, TX 78750

## **6. LANDLORD-TENANT CHECKLIST:**

It is important you complete the move-in condition report. This protects you from possible charges when you move out.

## **7. MAINTENANCE/REPAIR PROBLEMS:**

All requests for maintenance should be in writing. We encourage you to use the online portal for all maintenance requests to get the fastest results. However walk-in requests, traditional mail and E-Mail are acceptable as well. Please state the type of repair, name address, unit #, and a phone number you can be reached at during the day if using any means other than the online portal.

### **Maintenance Responsibilities:**

- You are responsible for changing the filters in the Heating/Air Condition unit on a monthly basis. Not changing the filters can damage the unit and the cost would be passed back to you
- You are responsible for protecting pipes from breaking during freezing weather. (Within your unit)
- You are responsible for changing the batteries in the smoke detectors and replacing the fire extinguisher should you use it.
- You are responsible for any extermination costs desired within your unit. This includes bed bugs, should the occasion arise. If you are in a multi-unit property and bed bugs are found in your unit, you will be responsible for the extermination expense in all units on the property. Wood destroying insects (WDI) are the owner's responsibility in most cases. If WDI are found, please contact Stone Oak Property Management immediately.
- It is your responsibility to notify Stone Oak Property Management for all needed repairs

## STONE OAK PROPERTY MANAGEMENT

### **8. SEMI-ANNUAL SAFETY AND MAINTENANCE UPDATE:**

You may be sent a **Semi-Annual Safety and Maintenance Update** to complete approximately 6 months into your lease. Please return it with the next rent payment. Many repairs that go unattended can become large problems or life threatening.

### **9. ANNUAL SAFETY INSPECTION:**

It is your responsibility to maintain the batteries in fire alarms and/or smoke detectors. Please check them on a regular basis. Also, check windows and door locks to be sure they are functioning as required.

### **10. INSURANCE:**

Effective no later than October 16, 2012 or your lease renewal, we require all tenants carry renters insurance. Your landlord's insurance covers losses to the building, but does not cover your personal property. Depending on your policy, renter's insurance typically covers your personal property and household items in the event of a fire, theft, or other loss. It often also offers you financial protection if a visitor is injured in your home.

### **11. MOVING OUT:**

You are expected to return the premises in the same condition you received them, normal wear and tear excepted. Normal wear and tear means deterioration that occurs without negligence, carelessness, accident or abuse.

**You are responsible for returning all keys, pool keys and garage door opener remotes. The cost of replacement is \$20 per key, \$25 per pool key and \$75 per remote.**

### **ADDITIONAL MOVE-OUT INSTRUCTIONS**

Prior to your move-in, your rental property will be cleaned, and any carpet will be professionally steam cleaned. Keep your receipts to show proof of professional service. Upon your move-out, the unit is expected to be the same clean condition. Please note that we require carpeting to be professionally cleaned. Renting a carpet cleaner and doing it yourself is not sufficient. We are happy to assist you in securing one of our Vendors to complete this service for you.

In accordance with your lease agreement, we require that your lease term be fulfilled and that a minimum of 30 days written notice be given prior to move-out. In some cases your lease may require a 60 day notice. Failure to provide your required written notice or the keys upon move-out could result in the loss of your security deposit and/or other charges.

**Please see the Move Out Procedures document that you signed along with this letter.**

## STONE OAK PROPERTY MANAGEMENT

### **12. TELEPHONE NUMBER CHANGES:**

Please notify us immediately of any telephone number changes. Sometimes it may be urgent that we reach you.

### **13. SPECIAL PROVISIONS:**

Please feel free to contact us if you have any questions.

Landlord or Landlord's Representative: \_\_\_\_\_ Date: \_\_\_\_\_

I have read and received a copy of this statement:

Tenant : \_\_\_\_\_ Date \_\_\_\_\_

Tenant : \_\_\_\_\_ Date \_\_\_\_\_

Tenant : \_\_\_\_\_ Date \_\_\_\_\_

Tenant : \_\_\_\_\_ Date \_\_\_\_\_

## PREPARING FOR MOVE-OUT

*\*As you prepare for move out, your lease agreement requires that you leave the property in a clean and undamaged condition.*

1. You must provide the office a complete forwarding address.
2. All keys, garage door openers and gate remotes, etc. must be turned in by the expiration date of the lease agreement or *pro-rated rent will be charged daily* until they are turned in.

Post Office keys: If mailbox keys were originally issued by the Post Office, should be turned in to the Post Office with a change of address notice.

3. We will conduct a final move-out inspection after *all furnishings have been removed and all CLEANING completed* and the *keys are turned in* to Property Management. The purpose of the final move out inspection is to document the condition in which you leave the property.

**We will send out a photographer to do move-out pictures. He/She will not be able to tell you what charges will or will not be charged against your security deposit.**

If you wish to be present during the move-out inspection, please call us 5 days in advance of your desired inspection date to schedule an appointment. Move-out inspections are preformed *Monday through Friday, between 10am and 4pm*, except on holidays. If the property is not ready for inspection at the appointed time and the photographer is required to make another trip or appointment, you will be charged \$75.

The property manager will compare the move-in pictures with the move-out pictures and with your move-in check list along with the reports from the maintenance personnel after you move-out to determine if will be are any charges against your security deposit. Remember they cannot tell you what charges you will or will not be charged against your security deposit. They are only there to document the condition of the property.

4. Utilities must be on during the inspection. If the Utilities are not on for the move-out inspection, tenants will be charged a \$75 trip charge. Any delays caused by the Utilities not being turned on will delay the return of you security deposit.
5. Tenants are not permitted back on the property after vacating.
6. Call utility companies and arrange for final readings.

Remember: Utilities must be left on for the move-out inspection.

The following suggestions and helpful reminders are listed to ensure the maximum return of your security deposit. Please use this checklist as a guideline for preparing your house for the move out inspection.



*The condition of the property will be evaluated according to, but not limited to, the following:*

## INSIDE THE HOUSE

1. Remove all personal belongings from the premises.
2. Remove all nails – **DO NOT PATCH, SPACKLE OR SPOT PAINT NAIL HOLES**, or touch up paint. *If you paint and it does not match or if you do a poor job of filling holes, you will be charged for necessary painting to match the existing paint and/or to redo spackling.*

Charges for painting depend on length of time in the property and whether it exceeds normal wear and tear.

3. **HAVE CARPETS PROFESSIONALLY CLEANED** at the time of move-out. This must be done *after* you have completely removed all your belongings and vacated the property. A receipt from a professional carpet cleaning company must be provided to us when you turn in your keys.

*DO NOT rent machines from a store or use home cleaning machines.* Only professional cleaning by a truck mount company is acceptable. Be sure to have any spot treatments or pet treatments done as needed. If any odors or pet odors resurface after you have vacated the property you are responsible for charges incurred to remove the odor.

If you hire a carpet cleaner other than the ones we recommend, BE SURE the carpet cleaner will guarantee their work to Property Management's standards/satisfaction. *Please call 512-617-6766 or email [Jennifer@stoneoakmgmt.com](mailto:Jennifer@stoneoakmgmt.com) for a list of approved vendors.*

Please be sure to let them know that you rent from Property Management and ask for any possible discounts.

*If the cleaning is not done to our standards, tenants will be charged for any additional expense.*

4. Clean vinyl, wood and/or tile flooring. Clean and dust all base boards.
5. Be sure to clean or replace air conditioner filters with pleated filters (must be correct size) as you vacate the property. HVAC and water heater enclosures should be vacuumed.
6. Walls, baseboards and ceiling must be cleaned and free of cobwebs and lint and spot clean walls as necessary.
7. Clean fireplace, hearth and mantle. Remove ashes and debris. Be sure hot ashes are properly extinguished prior to disposing. If you have used the fireplace, you are required to have it inspected, and, if needed, cleaned by a certified chimney sweep.
8. Clean ALL wall switch plates and outlet covers.
9. Clean ALL windows inside and out, clean window sills, mini-blinds and vertical slats thoroughly. *Be careful not to bend or damage the slats when cleaning.*



10. Clean mirrors, windows and sliding glass doors with glass cleaner. Also clean window and sliding glass door tracks.

11. Clean ceiling fans and light fixtures:

- A. Replace burned out or missing light bulbs. Be sure to use the correct wattage and type.
- B. Replace broken globes.
- C. Make sure the ceiling fan blades including the top and light kits are clean.
- D. Check the ceiling surrounding all fans. Often dust has gathered by the fans and adheres to the ceiling. One of the easiest ways to clean this is to lightly sweep the ceiling with a broom.

12. Smoke alarms must be operative. Replace batteries as necessary.

13. Clean ALL closets, storage spaces and shelving. Make sure that they are free of dust, spider webs and miscellaneous debris.

14. Clean kitchen appliances *inside and out*, replace burned-out appliance light bulbs:

- A. Clean oven, stove and *under* drip pans.  
*If the drip pans and rings on the range are not clean and in like-new condition, it would be more economical for you to replace them yourself, rather than to be charged for them. Foil covering drip pans is not acceptable.*
- B. Clean oven/range hood vent including filter.
- C. Wash out refrigerator and compartments, including freezer.  
*Don't forget to wash off the top exterior of the refrigerator and clean the rubber gasket around refrigerator and freezer door. Clean bottom vent.*
- D. Clean dishwasher. *Run empty dishwasher* one last time. Use the normal amount of soap you would use for a full load. Wipe down the gasket, the door, and the surrounding areas.
- E. Be sure garbage disposal is clean and free of debris. (Do not use fingers to check)
- F. Return or replace sink stoppers.
- G. All countertops, cabinets and drawers must be cleaned.
- H. Thoroughly clean and wipe the *inside* and *outside* of all cabinets.
- I. Thoroughly clean and wipe the *inside* of all cabinet drawers and shelves.
- J. Clean sinks, and faucets. Make sure that they are *free* of *stains, scale* and *rust*.

15. Clean Bathrooms:

- A. Clean countertops, sink(s), soap dishes, tiles, fixtures, tub and/or showers. Be certain they are free of *mold, mildew, soap scum, scale* and *rust*.  
⊗ *Do not use scouring power to clean acrylic or fiberglass tubs. It will ruin the finish.*
- B. B. Clean mirrors, light fixtures and medicine cabinets.
- C. Thoroughly clean and wipe the *inside* and *outside* of all cabinets.
- D. Thoroughly clean and wipe the *inside* of all cabinet drawers and shelves.
- E. Clean toilets *inside* and *out* and *remove* all lime deposits. Clean toilet seat surfaces, top and bottom.
- F. Mop or vacuum flooring.

## OUTSIDE THE HOUSE

1. Mow, edge and water the lawn. Trim or prune trees and shrubs. Remove all trash and debris.
2. Pick up and dispose of any animal droppings.
3. Remove all trash and garbage from the premises, *including curbside*.  
*If you have trash that exceeds the normal pickup, you are to arrange to have it hauled away.*
4. Replace damaged screens and windows.
5. Walkways, driveways, patios and garage floors must be cleaned and free of oil, grease and other debris.
6. Repair pet damage and treat for fleas, ticks, and etc.
7. Clean outdoor light globe(s). Replace burned out or missing light bulbs.

⇐ *If you clean your house and it does **not pass inspection** you will be charged for additional cleaning.*

⇐ If only a few items are missed, you will be **charged per item**. Prices are listed below.

⇐ If more than a few items are missed, you will be charged for a full “Make-Ready Clean”, which costs **\$250-\$350**.

### OR... GET YOUR HOME PROFESSIONALLY CLEANED

Our experience has been that after the work and stress of moving out, tenants may be too tired to clean the house. We recommend considering a professional cleaning company.

You are certainly free to choose any company or use our recommended companies. For a list of approved companies, please email [admin@stoneoakmgmt.com](mailto:admin@stoneoakmgmt.com) or call us at 512-617-6766. Make sure to inform them that this is a “Make Ready Clean” and that you are a tenant of MHN Properties. If you use our recommended vendor, they will guarantee their work.

If you hire a professional cleaning service you should provide them a list of what we expect and oversee and inspect their work. Confirm with the company you hire that they will clean the home to Management’s standards and guarantee their work.

## RENTAL VERIFICATIONS

We often receive requests from mortgage companies and other landlords wanting a rental verification of a tenant's rental history. Usually they want this information filled out and returned to them immediately. We are happy to comply; however, we reserve the right to charge a \$20.00 processing fee in order to cover the costs and time associated in performing this service when there are excessive requests (usually 2-3 requests per tenant are ok).

## POSSIBLE CHARGES TO SECURITY DEPOSIT

### GENERAL CLEANING CHARGES:

Bathtub \$30  
Carpet \$200+  
Ceiling Fans \$25+  
Counters/Cabinets \$10 each  
Dishwasher \$25  
Drawers \$5+ each  
Fireplace \$35+  
*Does not include chimney*  
Floors \$30+  
Freezer \$20  
Furniture Removal \$100+  
Garage \$50+  
Mini-Blinds \$40+ each  
Mirrors \$5 each  
Oven or Stove \$75+  
Patio \$25+  
Pet Waste Removal \$50+  
Refrigerator \$50+  
Sinks \$10+ each  
Sliding Glass Door \$25+  
Toilet \$30+  
Trash Removal: Exterior \$75  
Trash Removal: Interior \$75  
Vent Hood \$35+  
Vertical Blinds \$35  
Walls (per wall) \$35+  
Windows and Tracks \$20+ each  
Windows \$10 each

### DAMAGE/REPLACEMENT CHARGES:

Battery for Smoke Alarm \$10+  
Blind Wand \$5+  
Door Replacement \$100+  
Drip Pans (all 4) \$45  
Light Bulbs - Specialty \$15+/each  
Light Bulbs- Normal \$5+/each  
Light Fixtures \$100+  
Light Globes \$25  
Mini-Blinds \$40+  
Oven Rack \$30+  
Reinstall Doors on Track \$30+  
Screens \$35+  
Switch Plates \$5+  
Toilet Seat \$40+  
Tub stopper/Drain covers \$15+ each  
Vertical Blinds \$100  
Vertical Slats \$15 each  
Window \$200+

### **Service call / Trip Charge \$50**

*These minimum charges are subject to change at any time without notice.*

### **COST AND LABOR WILL BE CHARGED FOR:**

Counter Repair	Carpet Replacement
Vinyl Replacement	Drywall Repair
Painting	Mow and Trim Lawn
Trim Shrubs	Trim Trees

## LAST STEPS

1. Follow the above listed instructions carefully to avoid charges against your security deposit.
2. If the house does not meet the prerequisites after the inspection, applicable charges will be made with no exceptions.
3. Tenants are not permitted back on the property after vacating.
4. Secure the property upon vacating. Close and lock all windows and doors.
5. Do not lock keyless deadbolts.
6. Turn in all keys and garage remotes and gate remotes, etc.

*Please do not plan on receiving your Security Deposit in less than 30 days after fulfilling the terms of your lease agreement. Security Deposit will be sent via certified mail to the forwarding address left with the office. **Refunds cannot be picked up in person.***

Thank you for your cooperation.



# Stone Oak Property Management

## Privacy Policy

We have created this privacy statement in order to demonstrate our firm and continuing commitment to the privacy of personal information provided by those visiting and interacting with this web site. We hold the privacy of your personal information in the highest regard. The following discloses our information gathering and dissemination practices for this website.

**We recognize the importance of protecting your privacy** and our policy is designed to assist you in understanding how we collect, use and safeguard the personal information you provide to us and to assist you in making informed decisions when using our site. This policy will be continuously assessed against new technologies, business practices and our customers' needs.

### **What Information Do We Collect?**

When you visit this web site you may provide us with two types of information: personal information you knowingly choose to disclose that is collected on an individual basis and Web site use information collected on an aggregate basis as you and others browse our Web site.

#### **1. Personal Information You Choose to Provide**

##### **1. Registration Information**

When you register for any of our products, services or newsletters you will provide us information about yourself.

##### **2. Lease Application and Background Check Data**

When you apply to live in one of our managed property you will provide the necessary personal information for us to evaluate you as prospective tenant.

##### **3. Credit Card and Banking Information**

If you choose to avail of our services, you may need to give personal information and authorization to obtain information from various credit services. For example, you may need to provide the following information:

- Name
- Mailing address
- Email address
- Credit card number
- Name on credit card
- Credit card billing address
- Business and home phone number

##### **4. Email Information**

If you choose to correspond with us through email, we may retain the content of your email messages together with your email address and our responses. We provide the same protections for these electronic communications that we employ in the maintenance of information received by mail and telephone.

#### **2. Web Site Use Information**

Similar to other commercial Web sites, our Web site utilizes a standard technology called "cookies" (see explanation below, "What Are Cookies?") and web server log files to collect information about how our Web site is used. Information gathered through cookies and Web server logs may include the date and time of visits, the pages viewed, time spent at our Web site, and the Web sites visited just before and just after our Web site.

#### **How Do We Use the Information That You Provide to Us?**

Broadly speaking, we use personal information for purposes of administering our business activities, providing the products and services you requested, to process your payment, , to monitor the use of the service, our marketing and promotional efforts and improve our content and service offerings, and customize our site's content, layout, services and for other lawful purposes. These uses improve our site and better tailor it to meet your needs.

Furthermore, such information may be shared with others on an aggregate basis. Personally identifiable information or business information will not be shared with parties except as required by law.

Occasionally, we may also use the information we collect to notify you about important changes to our Website, new services, and special offers we think you will find valuable. You may notify us at any time if you do not wish to receive these offers by emailing us at the link provided on the newsletter.

### **What Are Cookies?**

A cookie is a very small text document, which often includes an anonymous unique identifier. When you visit a Web site, that site's computer asks your computer for permission to store this file in a part of your hard drive specifically designated for cookies. Each Web site can send its own cookie to your browser if your browser's preferences allow it, but (to protect your privacy) your browser only permits a Web site to access the cookies it has already sent to you, not the cookies sent to you by other sites. Browsers are usually set to accept cookies. However, if you would prefer not to receive cookies, you may alter the configuration of your browser to refuse cookies. If you choose to have your browser refuse cookies, it is possible that some areas of our site will not function as effectively when viewed by the users. **A cookie cannot retrieve any other data from your hard drive or pass on computer viruses.**

### **How Do We Use Information We Collect from Cookies?**

As you visit and browse our Web site, the site uses cookies to differentiate you from other users. In some cases, we also use cookies to prevent you from having to log in more than is necessary for security. Cookies, in conjunction with our Web server's log files, allow us to calculate the aggregate number of people visiting our Web site and which parts of the site are most popular. This helps us gather feedback to constantly improve our Web site and better serve our clients. Cookies do not allow us to gather any personal information about you and we do not intentionally store any personal information that your browser provided to us in your cookies.

### **IP Addresses**

IP addresses are used by your computer every time you are connected to the Internet. Your IP address is a number that is used by computers on the network to identify your computer. IP addresses are automatically collected by our web server as part of demographic and profile data known as traffic data so that data (such as the Web pages you request) can be sent to you.

### **Sharing and Selling Information**

We **do not** share, sell, lend or lease any of the information that uniquely identify a subscriber (such as email addresses or personal details) with anyone except to the extent it is necessary to process transactions or provide services that you have requested.

### **How Can You Access and Correct Your Information?**

You may request access to all your personally identifiable information that we collect online and maintain in our database by emailing us at the usual address.

### **What About Legally Compelled Disclosure of Information?**

We may disclose information when legally compelled to do so, in other words, when we, in good faith, believe that the law requires it or for the protection of our legal rights. We may also disclose account information when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be violating our Terms of Service or to protect the safety of our users and the Public.

### **What About Other Web Sites Linked to Our Web Site?**

We are not responsible for the practices employed by Web sites linked to or from our Web site or the information or content contained therein. Often links to other Web sites are provided solely as pointers to information on topics that may be useful to the users of our Web site.

Please remember that when you use a link to go from our Website to another web site, our Privacy Policy is no longer in effect. Your browsing and interaction on any other web site, including web sites, which have a link on our Website, is subject to that Web site's own rules and policies. Please read over those rules and policies before proceeding.

### **Your Consent**

By using our Web site you consent to our collection and use of your personal information as described in this Privacy Policy. We reserve the right to amend this privacy policy at any time with or without notice.



***Our Commitment To Data Security:***

Please note that your information will be stored and processed on our computers in the United States. The laws on holding personal data in the United States may be less stringent than the laws of your Country of residence or citizenship. To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

**Choice/Opt-In/Opt-Out**

This site allows visitors to unsubscribe so that they will not receive future messages. After unsubscribing we will discontinue sending the particular messages as soon as technically feasible.

**Surveys & Contests**

From time-to-time our site requests information from users via surveys or contests. Participation in these surveys or contests is completely voluntary and the user therefore has a choice whether or not to disclose this information. Information requested may include contact information (such as name and shipping address), and demographic information (such as zip code, age level). Contact information will be used to notify the winners and award prizes. Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site.

**A Special Note About Children**

Children are not eligible to use our services unsupervised and we ask that children (under the age of 14) do not submit any personal information to us. If you are a minor, you can use this service only in conjunction with permission and guidance from your parents or guardians.

**Acquisition or Changes in Ownership**

In the event that the web site (or a substantial portion of its assets) is acquired, your information would be considered part of those assets, and may be part of those assets that are transferred.

**Policy Modifications**

We may change this Privacy Policy from time to time. If/when changes are made to this privacy policy, we will email users who have given us permission to do so. We will post any changes here, so be sure to check back periodically. However, please be assured that if the Privacy Policy changes in the future, we will not use the personal information you have submitted to us under this Privacy Policy in a manner that is materially inconsistent with this Privacy Policy, without your prior consent.

