WEBSITE PRIVACY POLICY

LERETA, LLC ("LERETA", "we" or "us") is an industry leading real estate tax and flood determination service provider to lenders and mortgage servicers of residential and commercial loans. We provide business to business products and services and do not offer products or services directly to consumers.

In this Website Privacy Policy, we provide information about how we use, collect and transfer personally identifiable data from visitors to our website. Generally, we don't require you to give us personal information to access public areas of our website. If you are interested in receiving our quarterly newsletter, we obtain your name and email address directly from you.

Personally identifiable data about consumers is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. This information includes name, address, telephone number and email address. Personal Information does not include publicly available information from federal, state, and local government records; de-identified or aggregated consumer information and information covered by certain sector specific privacy laws such as the Gramm-Leach-Bliley Act or the California Financial Information Privacy Act.

For information on LERETA's obligations under the California Consumer Privacy Act, please see our CCPA Privacy Policy.

1. Collection and Use of Data

Browser and Device Information

We collect information from visitors of the website such as browsing history, IP address, search history, and information on a consumer's interaction with the website. We collect this information indirectly from you, such as through automated collection technologies and from service providers or contractors, such as third party analytics providers, our website host, and others involved in the management, operation, and analysis of our website and visitor information. We may use this information to develop and improve our website, to better serve you if you visit our website, to save you time if you visit our website and to provide you with a more meaningful and productive website experience.

2. Sharing of Data

We will only share your information with third parties in accordance with applicable law. Such disclosures may include situations in which we are required to respond to subpoenas or other legal process, or are responding to the request of governmental authorities conducting an investigation.

We may share with third-parties information that is not associated with your name or identity, such as Website usage information, non-personally identifiable demographic information, and aggregate user statistics in accordance with applicable law.

We may share your personal information with non-affiliated third-parties, such as your lending institution or mortgage servicer, as necessary for us to provide the product or service your lending institution or mortgage servicers has requested of us, or with third party service providers so that they may perform certain services for us. The privacy notices of your lending institution or mortgage servicer shall apply to you and you should refer to those privacy notices and/or contact your lending institution or mortgage servicer to understand how your personal information is collected, shared and used by them.

We reserve the right to share the data in connection with the potential sale or other disposition of our business or with potential third-party investors in us.

3. Sale of Personally Identifiable Information

LERETA does not sell personally identifiable information or browsing information in exchange for monetary compensation or other valuable consideration or for marketing purposes.

4. Right to Opt-Out of the Sale of Personally Identifiable Information

LERETA does not sell consumer personal information for marketing, monetary or other or other valuable consideration or for marketing purposes. As such, this right does not apply. If you signed up to receive newsletters or other e-mail messages from us, you can opt-out any time by clicking the unsubscribe link at the bottom of the message.

5. Cookies and Other Tracking Technologies

Like many websites, this website use "cookies". A cookie is an element of data that an Internet site can send to your browser. Cookies are stored on your computer. This website uses cookies to optimize functionality and give you the best possible experience with our website. We obtain certain information by automated means when you visit this website, such as the IP address of the device you use to connect to the Internet, the frequency of use of our website, the pages accessed, and the length of each visit. By collecting this information, we learn how to best tailor the website to our visitors. We do not use cookies to store any personal information that could be read or understood by others.

Using the settings of your Internet browser, you can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies. Consult your browser Help menu to learn the correct way to modify your cookies. If, however, you do not accept our cookies, you may experience some inconvenience in your use of the website. You may at any time delete any cookies set by using the relevant option of your Internet

browser or by deleting the cookies on your hard drive. If you continue without changing your settings, we'll assume that you accept receipt of all cookies on our website.

6. Analytics

We do not use third party analytics service providers to evaluate and provide us with information about the use of the website.

7. Do Not Track

"Do Not Track" is a preference you can set in your Web browser to let the websites you visit know that you do not want them collecting information about you. We do not track our customers over time and across third party websites to provide targeted advertising and therefore the website does not currently respond to a "Do Not Track" or similar signal.

8. Children's Online Privacy

We do not offer services to children. Our website is not intended for children under the age of 16 and we request that individuals under the age of 16 do not submit any personal information on the website. LERETA does not intentionally or knowingly collect Personal Information from any person we know to be under the age of sixteen (16) without permission from a parent or legal guardian. If we obtain actual knowledge that we have received such information, we will use commercially reasonable steps to delete it.

9. Retention of Personally Identifiable Information

To the extent we obtain personal information, we keep personal information for only as long as required to provide the necessary website content and services and in line with our obligation under applicable law.

10. Security Measures

We implement physical, administrative and technical safeguards reasonably designed to help us protect against unauthorized access, use and disclosure of personal information. We also require our unaffiliated third-party service providers to protect such personal information from unauthorized access, use and disclosure. We also take reasonable steps to prevent and detect unauthorized intrusions into our systems.

11. Third Party Websites

There may be hyperlinks on the website to other websites, social media sites or locations that are operated and controlled by third parties ("Third Party Websites"). These Third-Party Websites operate independently from LERETA and may have their own privacy notices or policies. We make no representations regarding the policies or business practices of such Third Party Websites and strongly suggest you review their privacy policies before providing them with your personal information. We are not responsible for

the content, your use of the Third Party Websites, or the privacy practices of the Third Party Websites.

12. Contact Information

If you have any questions or concerns regarding this Privacy Notice, please do not hesitate to contact us by emailing us at PrivacyComplaints@LERETA.com.

13. Changes to Our Website Privacy Notice

We reserve the right to amend this Website Privacy Notice in our sole discretion at any time. When we make changes to this Website Privacy Notice, we will post the updated Website Privacy Notice on our website and any such changes will be effective when posted.

This Website Privacy Notice was last updated on November 18, 2026.