

Privacy Policy

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Welcome to the website (the “**Site**”) of Ligris & Associates P.C. (“**Ligris**,” “**we**,” “**us**,” or “**our**”). Ligris provides legal, title, settlement and other professional services to clients pursuant to arrangements made with Ligris, our website is for marketing purposes and not for delivery of any professional services or sale of any services or products – all of which must be done pursuant to engagement terms made with a duly authorized employee of Ligris (collectively, including the Site, the “**Service**”).

This Privacy Policy explains what Personal Data (defined below) we collect, how we use and share that data, and your choices concerning our data practices.

Before using the Service or submitting any Personal Data to Ligris, please review this Privacy Policy carefully and [contact us](#) if you have any questions. By using the Service, you agree to the practices described in this Privacy Policy. If you do not agree to this Privacy Policy, please do not access the Site or otherwise use the Service.

1) PERSONAL DATA WE COLLECT

We collect information that alone or in combination with other information in our possession could be used to identify you (“**Personal Data**”) as follows:

Personal Data You Provide: We may collect Personal Data when you sign up for the Service or contact us. The Personal Data collected during these interactions may vary based on what you choose to share with us, but it will generally include your name, email address, telephone number, and mailing address. If you retain us, become one of our customers, vendors, or otherwise establish a relationship with us that involves financial transactions, we collect information about those transactions. This may include, but is not limited to, your social security number, banking information, account and authentication information, tax identifiers, and other banking, billing, delivery, and contact details. Additionally, we may collect information from you if you communicate with us through customer support and other channels or if you apply for employment at Ligris. This may include, but is not limited to, name, email address, telephone number, cover letter, resume/CV, and social media profile information.

Personal Data We Collect Through Our Social Media Pages: We have pages on social media sites like Instagram, Facebook, Twitter, and LinkedIn (“**Social Media Pages**”). When you interact with our Social Media Pages, we will collect Personal Data that you elect to provide to us, such as your contact details. Our Site may also include social media features, such as the Facebook or Twitter button or interactive mini-programs that run on the Site (“**Social Media Features**”). These Social Media Features may collect your IP address and the page you are visiting on the Site, and may set a cookie to enable the feature to function

properly. In addition, third-party companies that host our Social Media Pages or Social Media Features may provide us with aggregate information and analytics regarding the use of our Social Media Pages and Social Media Features.

Personal Data Processed on Behalf of Clients: In order to provide the Service, we collect the following categories of information on behalf of our clients or their customers:

- All communications exchanged using the Service;
- Customer or client information and other personal data associated with transactions being facilitated by Ligris, including, but not limited to, name, contact information, tax identifiers, and various types of financial account information;
- Documents exchanged or stored using our Service or Ligris, including, but not limited to, various types of documents or files related to lending, banking, title, appraisal, credit and creditor details and information, or settlement services and/or products; and
- Public and private information about properties or assets involved with transactions being facilitated by Ligris;
- Professional or employment-related information of employees' of our business customers; and
- Other information that identifies or can be reasonably associated with you.

We process such information pursuant to our agreements with our clients and/or customers, but no such information is exchanged on the ligris.com website or any external or publicly available links. We have no direct relationship with the individuals whose Personal Data we process on behalf of our business customers, unless otherwise engaged or confirmed in writing. If you are such an individual and would no longer like your data to be used by one of our business customers or you would like to access, correct, or request deletion of your data, please contact the business customer that you interact with directly. Understand that certain information must be retained for legal purposes such as necessary audit, compliance, regulatory purposes including without limitation to comply with attorney data retention laws and IRS reporting and data retention regulations.

Personal Data We Receive From Third Parties: We receive various types of information from third-parties such as business partners, marketers, researchers, and analysts, on some occasions, such as when we jointly offer services or sponsor events and when we integrate with third-parties to improve our service offerings. This information may include demographic and statistical information, from third parties, and other parties, that we may combine with information collected directly from our customers, partners, or users which attribute to you based on your assignment to certain statistical groups.

We also collect data from third-party providers and online databases in connection with our research activities and product improvement initiatives that may relate to various components of financial lending services. This data can include information like property addresses, current and former owners, title history, credit and creditor details and information, appraisal history, and any other relevant metadata about property and associated transactions.

Personal Data We Receive Automatically From Your Use of the Service: When you visit, use, and interact with the Service, or register for an activity associated with our Service, we may receive certain information about your visit, use, or interactions. For example, we may

monitor the number of people that visit the Service, peak hours of visits, which page(s) are visited, the domains our visitors come from (e.g., google.com, yahoo.com, etc.), and which browsers people use to access the Service (e.g., Chrome, Firefox, Microsoft Internet Explorer, etc.), broad geographical information, and navigation pattern. In particular, the following information is created and automatically logged in our systems:

- **Log data:** Information that your browser automatically sends whenever you visit the Site (“log data”). Log data includes your Internet Protocol address, browser type and settings, the date and time of your request, and how you interacted with the Site.
- **Cookies:** Please see the “Cookies” section below to learn more about how we use cookies.
- **Device information:** Includes name of the device, operating system, and browser you are using. Information collected may depend on the type of device you use and its settings.
- **Usage Information:** We collect information about how you use our Service, such as the types of content that you view or engage with, the features you use, the actions you take, and the time, frequency, and duration of your activities.

Cookies: We use cookies and tracking pixels to operate and administer our Site, gather usage data on our Site, and improve your experience on it. A “cookie” is a piece of information sent to your browser by a website you visit. Cookies can be stored on your computer for different periods of time. Some cookies expire after a certain amount of time, or upon logging out (session cookies), others survive after your browser is closed until a defined expiration date set in the cookie (as determined by the third party placing it), and help recognize your computer when you open your browser and browse the Internet again (persistent cookies). For more details on cookies please visit [All About Cookies](#). Cookies enables us to: (i) recognize your computer; (ii) store your preferences and settings; (iii) understand the web pages of the Website you have visited; (iv) enhance your user experience by delivering content specific to your interests; (v) perform analytics; and (vi) assist with security administrative functions. Tracking pixels (sometimes referred to as web beacons or clear GIFs) are tiny electronic tags with a unique identifier that are embedded in websites, online ads, and/or email and are designed to provide usage information like page clicks, popularity of the Site, email opens (time/date), and associated content, and access user cookies.

The Site may include social media features, such as the Facebook or Twitter button or interactive mini-programs, that run on our Website. These features may collect your IP address and which page you are visiting on the Site, and may set a cookie to enable the feature to function properly. Social media features and widgets are either hosted by a third party or hosted directly on our Website. Your interactions with these features are governed by the privacy statement of the company providing it.

Your Choices. On most web browsers, you will find a “help” section on the toolbar. Please refer to this section for information on how to receive a notification when you are receiving a new cookie and how to turn cookies off. Please see the links below for guidance on how to modify your web browser’s settings on the most popular browsers:

- [Internet Explorer](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Apple Safari](#)

Please note that if you limit the ability of websites to set cookies, you may be unable to access certain parts of the Site and you may not be able to benefit from the full functionality of the Site.

Advertising networks may use cookies to collect Personal Data. Most advertising networks offer you a way to opt-out of targeted advertising. If you would like to find out more information, please visit the Network Advertising Initiative's online resources at networkadvertising.org and follow the opt-out instructions there.

If you access the Site on your mobile device, you may not be able to control tracking technologies through the settings.

Analytics: We use Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses cookies to help us analyze how users use the Site and enhance your experience when you use the Site. For more information on how Google uses this data, go to www.google.com/policies/privacy/partners/.

Online Tracking and Do Not Track Signals: We and our third-party service providers, including Facebook, may use cookies, pixels, or other tracking technologies to collect information about your browsing activities over time and across different websites following your use of the Site and use that information to send targeted advertisements. Our Site currently does not respond to "Do Not Track" ("DNT") signals and operates as described in this Privacy Policy whether or not a DNT signal is received. If we do respond to DNT signals in the future, we will update this Privacy Policy to describe how we do so.

2. HOW WE USE PERSONAL DATA

We may use Personal Data for the following purposes:

- To provide the Service and help lending and/or banking institutions and their borrowers, buyers, and partners experience a smoother and safer transaction;
- To respond to your inquiries, comments, feedback, or questions;
- To send administrative information to you, for example, information regarding the Service and changes to our terms, conditions, and policies;
- To analyze how you interact with our Service;
- To maintain and improve the content and functionality of the Service;
- To conduct research initiatives;
- To develop new products and services;
- To prevent fraud, criminal activity, or misuses of our Service, and to ensure the security of our IT systems, architecture, and networks; and
- To comply with legal obligations and legal process and to protect our rights, privacy, safety, or property, and/or that of our affiliates, you, or other third parties.

Aggregated Information. We may aggregate Personal Data and use the aggregated information to analyze the effectiveness of our Service, to improve and add features to our Service, and for other similar purposes. In addition, from time to time, we may analyze the general behavior and characteristics of users of our Services and share aggregated information like general user statistics with prospective business partners. We may collect

aggregated information through the Service, through cookies, and through other means described in this Privacy Policy.

Marketing. We may use your Personal Data to contact you to tell you about products or services we believe may be of interest to you. For instance, if you elect to provide your email or telephone number, we may use that information to send you special offers, bulletins, news, and the like. You may opt-out of receiving emails by following the instructions contained in each promotional email we send you. In addition, if at any time you do not wish to receive future marketing communications, you may [contact us](#). If you unsubscribe from our marketing lists, you will no longer receive marketing communications but we will continue to contact you regarding management of your account, other administrative matters, and to respond to your requests or as required to comply with local, state and federal laws and regulations.

3. SHARING AND DISCLOSURE OF PERSONAL DATA

In certain circumstances we may share your Personal Data with third parties without further notice to you, unless required by the law, as set forth below:

- **Vendors and Service Providers:** To assist us in meeting business operations needs and to perform certain services and functions, we may share Personal Data with vendors and service providers, including providers of hosting services, cloud services, and other information technology services providers, event management services, email communication software and email newsletter services, advertising and marketing services, payment processors, customer relationship management and customer support services, and web analytics services. Pursuant to our instructions, these parties will access, process, or store Personal Data in the course of performing their duties to us.
- **Business Transfers:** If we are involved in a merger, acquisition, financing due diligence, reorganization, bankruptcy, receivership, sale of all or a portion of our assets, or transition of service to another provider (collectively a “**Transaction**”), your Personal Data and other information may be shared in the diligence process with counterparties and others assisting with the Transaction and transferred to a successor or affiliate as part of that Transaction along with other assets.
- **Legal Requirements:** If required to do so by law or in the good faith belief that such action is necessary to (i) comply with a legal obligation, including to meet national security or law enforcement requirements, (ii) protect and defend our rights or property, (iii) prevent fraud, (iv) act in urgent circumstances to protect the personal safety of users of the Services, or the public, or (v) protect against legal liability.
- **Promoting Research:** Information related to the research we conduct may be shared with various organizations, including academic institutions or publications, but only when this information is already freely publicly available and/or non-identifiable. We may also publish this research online on our Site or through our Social Media Pages.

4. UPDATE YOUR INFORMATION

Please [contact us](#) if you need to change or correct your Personal Data.

5. CHILDREN

Our Service is not directed to children who are under the age of 16. Ligris does not knowingly collect Personal Data from children under the age of 16. If you have reason to believe that a

child under the age of 16 has provided Personal Data to Ligris through the Service please [contact us](#) and we will endeavor to delete that information from our databases.

6. LINKS TO OTHER WEBSITES

The Service may contain links to other websites not operated or controlled by Ligris, including social media services (“**Third Party Sites**”). The information that you share with Third Party Sites will be governed by the specific privacy policies and terms of service of the Third Party Sites and not by this Privacy Policy. By providing these links we do not imply that we endorse or have reviewed these sites. Please contact the Third Party Sites directly for information on their privacy practices and policies.

7. SECURITY

You use the Service at your own risk. We implement commercially reasonable technical, administrative, and organizational measures to protect Personal Data both online and offline from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. However, no Internet or e-mail transmission is ever fully secure or error-free. In particular, e-mail sent to or from us may not be secure. Therefore, you should take special care in deciding what information you send to us via the Service or e-mail. Please keep this in mind when disclosing any Personal Data to Ligris via the Internet. In addition, we are not responsible for circumvention of any privacy settings or security measures contained on the Service, or third party websites.

8. INTERNATIONAL USERS

By using our Service, you understand and acknowledge that your Personal Data will be transferred from your location to our facilities and servers in the United States.

9. YOUR CHOICES

In certain circumstances providing Personal Data is optional. However, if you choose not to provide Personal Data that is needed to use some features of our Service, you may be unable to use those features. You can also [contact us](#) to ask us to update or correct your Personal Data.

10. CHANGES TO THE PRIVACY POLICY

The Service and our business may change from time to time. As a result, we may change this Privacy Policy at any time. When we do we will post an updated version on this page unless another type of notice is required by the applicable law. By continuing to use our Service or providing us with Personal Data after we have posted an updated Privacy Policy, or notified you by other means if applicable, you consent to the revised Privacy Policy and practices described in it.

11. CONTACT US

If you have any questions about our Privacy Policy or information practices, please feel free to contact us at our designated request address:

privacy@ligris.com

Ligris, 1188 Centre Street, 2nd Floor, Newton, MA 02459

