

Privacy Policy

Our Commitment to Your Privacy

SBA Complete, Inc. has a firm commitment to protect your privacy. This Privacy Statement discloses our policies regarding information we obtain from you and how we limit and protect the uses to which that information is put.

We are committed to building users' trust and confidence in the Internet by promoting the principles of disclosure and informed consent. Accordingly, we wish to notify you about:

- What information is collected from you through the Site.
- How that information may be used, including with whom it may be shared.
- Choices you have about collection, use and distribution of your information.
- How you can access, update or delete your information.
- Security precautions regarding loss, misuse or alteration of your information.

These policies apply only to the Site, which consists solely of those web pages we control. You should determine what privacy policies apply to other web sites before providing information to them.

If you have questions or concerns regarding these policies, or any other aspect of the Site or your use of it, please contact us by e-mail at: loanqualifier@sbacomplete.com.

What Information We Collect and How We Collect It

Through your use of the Site, we may obtain various types of contact and user information from you, such as your IP (or Internet) address, company and user names, email addresses, account and credit card numbers, and demographic and profile information such as zip code, age, and income level. We also collect and store statistics and other information about the online activities of our visitors on an aggregated basis. For example, we may track the number of people who view each page.

We obtain information several ways. Some is required as part of the registration process. Additional, information is gathered through "cookies", which deposit special codes on your computer. Finally, we may conduct online surveys and contests in which you provide additional personal information. As noted below, there are ways you can limit some of the information we obtain, or the ways we use that information.

How We Use Your Information

We generally use your information only to operate the Site and make your experience more efficient, effective and enjoyable.

As a general practice, we do not sell, rent or otherwise give your personally identifiable information to any other party, except in limited circumstances such as compliance with law or with your permission, as noted below. Thus, we would not sell your name, email address or other personal information to mass marketers.

Most uses we make of your information are for Site administration of your use of the Site, such as processing and tracking of orders, diagnosing problems with our server, identification, security and billing. We may also use this information to contact you for operational purposes, such as tracking of orders.

We use demographic and profile data to tailor your experience, such as to show you content we think you might be interested in or tailoring the way the Site is presented. We may also use it to provide you with information about SBA Complete or to send you promotional materials from our partners or us. You may opt-out from receiving promotional materials and mailings as described below.

We sometimes share aggregated data with some of our partners. However, none of this information identifies you in any way without your consent. For example, we may share data that shows that a certain percentage of our users buy a certain product, but there would be no identification of specific users.

Only if you consent, will we share personal, identifiable data about you to third parties. For example, on particular pages where we ask for personal information, we may explicitly tell you that the data we ask for may be shared with third parties. In such instances, we will tell you how we will use this data and with whom we will share it; if you then provide us with the requested information, we may share it as described, despite anything else in these policies to the contrary. In such instances, you will have the opportunity to avoid such use, either by not participating in the contest or survey, or by opting out as described below.

There are circumstances where we may need to provide individual information to others. For example, we may disclose information if we in good faith believe it is necessary to identify, contact or bring legal action against someone who is violating our Terms of Use of the Site, breaking the law, causing injury to or interference with others or otherwise violating the rights of others. We may also disclose information to the extent we believe in good faith it is required by law or for administrative and other purposes we deem necessary to maintain, service and improve our products and service. In all such circumstances, we will limit what information we disclose to the extent we believe it to be appropriate.

Choices Regarding Collection, Use and Distribution of Information - Opting Out and Corrections.

We may send you emails or other promotions our vendors or we offer that we believe may be of special interest to you. Only SBA Complete (or our agents who are required to comply with these policies) will send you these materials. If you do not wish to receive these materials, you may either modify your account preferences to opt out from such promotions, send an

unsubscribe email by the means indicated in the materials or tell us when we collect information from you.

You may indicate that you do not wish to receive our emails by unsubscribing using the link provided with each of the emails.

You also have choices concerning cookies. Your Internet browser allows you to accept all cookies, be notified when a cookie is sent or reject all cookies. However, if you reject cookies, we may not be able to customize the content we show you or otherwise learn your preferences. There may also be services that require the use of cookies. This may negatively affect your Site experience. In addition, we may place advertising on the Site that originates from outside advertisers or other third parties. In some cases, if you click on these advertisements, a cookie may be sent to your computer. We do not control these cookies.

Changes In Policies; Terms and Conditions

We may change these policies from time to time. If any such changes materially and adversely affect the use of your information, we will generally refer to such changes on the Site for a period of time, although our failure to do so will not affect the applicability of such changes. Accordingly, we recommend that you check back to review these policies from time to time, particularly if you have not visited the Site for some time. These policies are also subject to our Terms of Use, which are incorporated herein by reference, and we also recommend that you review those from time to time.