

Cornerstone Homes Privacy Policy

Cornerstone Homes Traverse City recognizes the importance of protecting the privacy of all information provided by users of our web sites, subscribers to our services, registrants for our events, and all other customers of our products and services. We created this policy with a fundamental respect for our customers' right to privacy and to guide our relationships with our customers. This Privacy Statement discloses the privacy practices for all products and services owned by Cornerstone Homes Traverse City.

Information Collection and Use

Cornerstone Homes Traverse City collects information from our website users, subscribers and other customers. In this section of our Privacy Statement, we describe the type of information we collect and how we use it to provide better services to our customers.

Registration and Ordering

Using our website and signing up for certain selected services (such as personal business lists), users must first register. During registration, users are required to give their contact information (such as name, e-mail address, mailing address and phone number). For internal purposes, we use this information to communicate with users and provide requested services, and, for our website visitors, to provide a more personalized

experience on our sites. We also may collect demographic information. We use aggregate demographic information about our audience to improve our service, for marketing purposes and/or industry reporting purposes.

Many of our products and services are free to subscribers who meet certain demographic criteria. Independent auditors may need to certify the eligibility of these subscribers. In order to do that, we may collect unique identifiers (such as mother's maiden name) that we disclose to the auditors strictly for industry reporting and audit verification purposes.

For our services that require payment (Business Subscriptions), we also collect credit card information (such as account name, number and expiration date), which is used for our or our agent's billing purposes only, and is not otherwise shared.

Surveys and Contests

From time to time we invite web site users and other customers to provide information via surveys or contests. Participation in these surveys or contests is completely voluntary and the website user or other customer therefore has a choice whether to disclose requested contact information (such as name and mailing address) and demographic information (such as zip code or job title). In addition to the other uses set forth in this policy, contact information collected in connection with surveys and contests is used to notify the winners and award prizes and to monitor or improve the

use of, and satisfaction with the website or other Cornerstone Homes Traverse City product or service. Subject to the given customer's preferences (as described in the "Permission" section below), such information also may be shared with third party sponsors of such surveys or contests.

Tell-A-Friend

If customers elect to use our referral service for informing a friend about our sites and services, we may ask them for the friend's name, interests and e-mail address. Cornerstone Homes Traverse City will store and use this information to send the friend an invitation. This information may also be used to provide information about our company and related products and services. The friend may contact us as specified in the tell-a-friend message to request that no further communications be sent.

Communications with Us

We have features where our customers can submit information to us (such as our feedback forms). Where such submissions include requests for service, support or information, we may forward them to our agents, as needed, to best respond to the specific request. In addition, we may retain emails and other information sent to us for our internal administrative purposes, and to help us to serve customers better. Please note that letters to the editor and similar submissions may be made public, unless they refer to current registered businesses, in which case information is not disclosed.

Communications from Us: Service Updates, Special Offers

Cornerstone Homes will never send email notifications to users unless they specifically request so.

Automatic Data Collection

Cornerstone Homes has features that automatically collect information from customers, to deliver content specific to customers' interests and to honor their preferences. This information assists us in creating products and services that will serve the needs of our customers.

For example, we use "cookies," a piece of data stored on the user's hard drive containing information about the user. Cookies benefit the user by requiring login only once, thereby saving time while on our web site. If users reject the cookies, they may be limited in the use of some areas of our website. For example, the user may not be able to participate in sweepstakes, contests or drawings.

For our internal purposes, we gather date, time, browser type, navigation history and IP address of all visitors to our web sites. This information does not contain anything that can identify users personally. We use this information for our internal security audit log, trend analysis and system administration, and to gather broad demographic information about our user base for aggregate use.

We may combine demographic information supplied by a customer at registration with web site usage data to provide general profiles, in aggregate non-personally identifiable form, about our customers and their preferences in the content of the site and advertising. We may share this composite information with our advertisers and business affiliates to help them better understand our services.

Other than as set forth above, we do not share personally identifiable information with other companies, apart from those acting as our agents in providing our product(s)/service(s), and which agree to use it only for that purpose and to keep the information secure and confidential. Also, our parent, subsidiary and affiliate companies, entities into which our company may be merged, or entities to which any of our assets, products, sites or operations may be transferred, will be able to use personal information. We will also disclose information we maintain when required to do so by law, for example, in response to a court order or a subpoena or other legal obligation, in response to a law enforcement agency's request, or in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) our rights or property. Users should also be aware that courts of equity, such as U.S. Bankruptcy Courts, might have the authority under certain circumstances to permit personal information to be shared or transferred to third parties without permission.

We may share aggregate information, which is not personally identifiable, with others. This information may include usage and demographic data, but it will not include personal information.

Permission

Our customers are given the opportunity to choose whether to receive information from our affiliates and us not directly related to the product or service for which they registered (or which they otherwise agreed to receive). Customers also have the opportunity to choose whether to have personal information shared with third parties for marketing purposes.

Please note that we will endeavor to implement your permission requests within a reasonable time, although for a time you may continue to receive mailings, etc., transmitted based on information released prior to the implementation of your request. In addition, please note that even after such a request is implemented, your page will continue to update information directly related to the service for which you registered (or which you otherwise agreed to receive), so you always are kept updated.

Security

We use reasonable precautions to protect our customers' personal information and to store it securely. Sensitive information that is transmitted to us online (such as credit card number, only applies to Businesses) is encrypted and is transmitted to us securely. In addition, access to all of our

customers' information, not just the sensitive information mentioned above, is restricted. Finally, the servers on which we store personally identifiable information are kept in a secure environment.

Links

Cornerstone Homes may contain links to other sites. Cornerstone Homes is not responsible for the privacy practices or content of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each web site to which we may link that may collect personally identifiable information.

Notification and Changes

If we change our Privacy Statement, we will post those changes on this page so our users are aware of what information we collect, how we use it and under which circumstances, if any, we disclose it.