

## **\*\*Privacy Policy\*\***

### **\*\*1. Introduction\*\***

Versara Capital ("Company", "we", "our", or "us") respects your privacy and is committed to protecting the personal information that you provide to us. This Privacy Policy explains how we collect, use, and share your personal information in accordance with applicable laws, including the Telephone Consumer Protection Act ("TCPA"). By using our website and services, you agree to the terms of this Privacy Policy.

### **\*\*2. Information We Collect\*\***

We collect personal information that you voluntarily provide to us, including your name, email address, phone number, property address, business type, and any other details you submit when you fill out forms, register for services, or communicate with us. We may also collect information about your usage of our website using cookies and similar tracking technologies. These tracking technologies may be used by third-party services, such as advertising networks and analytics providers, to track user activity on our website. Additionally, we may collect information from third-party sources, such as marketing partners or publicly available databases, to enhance our ability to provide services.

### **\*\*3. How We Use Your Information\*\***

We use the information we collect to:

- Provide and improve our services.
- Communicate with you regarding your inquiries and services.
- Send promotional communications, including calls and text messages, with your prior consent (in compliance with TCPA requirements).
- Conduct analytics and improve our website's functionality.
- Ensure compliance with legal obligations and respond to legal requests.
- Prevent fraudulent activities and ensure the security of our website and services.
- Send email communications using third-party platforms such as Kajabi and text messages using SimpleTexting.
- Provide personalized services based on property address or business type provided by you.
- Display advertisements and content that may be of interest to you, which may involve tracking technologies.

### **\*\*4. Telephone Consumer Protection Act (TCPA) Compliance\*\***

By providing your phone number, you are expressly consenting to receive communications, including calls and text messages, from [Company Name], sent by an automatic telephone dialing system or using a prerecorded voice message. These calls and texts may include marketing, promotional, or informational messages related to our services, products, and updates.

You understand that:

These calls and messages may be sent to your mobile device and/or landline. Providing your phone number is not a condition of purchasing any product or service. To opt-out of receiving automated calls and text messages at any time, you may:

Reply "STOP" to any text message to unsubscribe.

By proceeding, you acknowledge that you have read, understood, and agree to this disclosure regarding automated calls and prerecorded messages.

#### **\*\*5. Sharing of Information\*\***

We do not sell or rent your personal information to third parties. We may share your information with service providers who help us operate our business or comply with legal requirements. This may include cloud storage providers, customer service platforms, and marketing partners. Specifically, we use Kajabi for email communications, SimpleTexting for text message communications, servicing companies for loan servicing, Google Sheets for data organization, and Mortgage Office for loan management. We may also share information to comply with legal obligations, protect our rights, or prevent fraud. Third-party services used for analytics or advertising may also collect data through cookies or similar technologies on our website.

#### **\*\*6. Your Rights and Choices\*\***

You may request to access, update, or delete your personal information by contacting us at [melissa@versaracapital.com](mailto:melissa@versaracapital.com). You also have the right to opt out of receiving promotional communications as described above. Depending on your jurisdiction, you may have additional rights, such as the right to restrict processing or request data portability. Please note that while we may receive inquiries from individuals in California, we do not serve California residents and do not specifically target services or collect data subject to the California Consumer Privacy Act (CCPA). You may also manage your cookie preferences through your browser settings or by using a cookie management tool, where applicable.

#### **\*\*7. Security\*\***

We take appropriate security measures to protect your personal information from unauthorized access or disclosure. This includes encryption, secure servers, and restricted access to data.

#### **\*\*8. Data Retention\*\***

We retain your personal information indefinitely unless you request that we delete it. We do not proactively delete data unless required to do so by law. We keep your information as long as necessary to fulfill the purposes for which it was collected, comply with legal obligations, resolve disputes, and enforce our agreements. The retention period may vary based on the nature of the data and the purposes of processing.

#### **\*\*9. Changes to This Privacy Policy\*\***

We may update this Privacy Policy from time to time. Any changes will be posted on this page, and the updated policy will take effect immediately upon posting.

**\*\*10. Contact Us\*\***

If you have any questions regarding this Privacy Policy, please contact us at [melissa@versaracapital.com](mailto:melissa@versaracapital.com)