

Redwood Privacy Policy

PRIVACY POLICY

Effective Date: May, 2022.

Privacy Policy Scope

Welcome to the Redwood website (the “**Website**”), owned, operated, or controlled by Redwood Living, Inc. (“**Redwood**,” “**us**,” “**we**,” or “**our**”). An overview of this Redwood Privacy Policy is provided below. To see the full text, click on the links. This Privacy Policy applies to your use of any online services (e.g., website and certain e-mails we send) that post a link to this Privacy Policy, regardless of how you access or use it. Click [here](#) to view our Terms of Use.

Quick Links

This Privacy Policy is posted in interactive format to ease your review, especially using smart phones and other devices with small screens. It is important that you read and understand the entire Privacy Policy before using the online services (the “Service”). You should read this entire Privacy Policy, but we have summarized some (but not all) of the main topics of this Privacy Policy below. The complete provisions, and not the headings or summaries, govern.

- **Your Choices**

You have certain choices regarding information collection and communications options explained [here](#)

including:

- Although Redwood does not look for or respond to “do not track” signals, you can find information on tracking technologies [here](#)
- *About Ads and Tracking*: Learn about certain options regarding Tracking Technologies, including certain sharing of activities for interest-based advertising [here](#);
- Your options regarding accessing and changing certain of your Personally Identifiable Information are available [here](#);
- Your options regarding promotional communications are explained [here](#) and

- **Collection of Information**

- Redwood may ask you to provide Personally Identifiable Information (e.g., name, address, e-mail, phone number, etc.), as well as other information (e.g., gender, interests, etc.), which may be required to access certain content, features, and functionality. [More](#)

- **Use of Information**

The information Redwood collects is used for a variety of purposes as detailed in this Privacy Policy. For example, your information helps Redwood provide and improve the Service, communicate with you, provide advertising and offers to you (including Redwood programs), and operate Redwood’s business. [More](#)

- **Sharing of Information**

- Redwood may share the information Redwood receives from or about you via the Service (or give others access to it), including your Personally Identifiable Information, for a variety of purposes, as detailed in this Privacy Policy. [More](#). These include, without limitation:

- to deliver and improve Redwood’s services;
- for marketing and other purposes;
- in connection with corporate transactions (e.g., merger or sale);
- to display your posts or send your messages ([More](#));
- in connection with your use of third-party services ([More](#)); and
- in connection with programs ([More](#)).

- Redwood obtains your consent (e.g., opt-out); however, before knowingly sharing

- Redwood and third parties may collect information from you automatically as you access the Service (e.g., information about the devices you use to access the Service and your usage activities). [More](#)
 - This may include use of cookies and other technologies to keep track of your interactions with the Service, to provide you with ads on third-party services, and to offer you a more personalized and relevant experience. [More](#)
 - The information Redwood receives via the Service may be combined with information Redwood receives from third parties and sources outside of the Service. [More](#)
 - Redwood's policies and practices regarding Personally Identifiable Information of children are explained [here](#).
- Personally Identifiable Information with third parties (other than affiliates) for their own direct marketing purposes.
- Redwood may share your non-Personally Identifiable Information, aggregate and/or de-identified information about you except as prohibited by applicable law.
- **Questions and How to Contact Redwood**
For more information about Redwood's privacy practices regarding the Service, read the full Privacy Policy. You can also contact Redwood [here](#) if you have questions or concerns.
 - **Table of Contents**
For a clickable table of contents that will help you find and navigate to all the sections of the full Privacy Policy click [here](#).

Full Redwood Privacy Policy

Thank you for visiting the Redwood Website ("Service" or "Website") owned, operated, or controlled by **Redwood Living, Inc.** ("Redwood," "us," "we," or "our"). This Privacy Policy describes our privacy practices with regard to how Redwood collects, uses, and shares information about you, including the choices Redwood offers with respect to that information, and applies to your use of any Service, regardless of how you access or use it. It does not apply to Redwood's data collection activities offline or otherwise outside of the Service (unless otherwise stated below or at the time of collection). For certain Services, there may be additional notices about information practices and choices. Please read those additional privacy disclosures to understand how they apply to you. Please note that certain features or services discussed in this Privacy Policy may not be offered on the Website at any particular time.

By visiting or otherwise using the Service, you agree to the Service's [Terms of Use](#) and consent to Redwood's data collection, use, and disclosure practices, and other activities as described in this Privacy Policy, and any additional privacy statements that may be posted on an applicable part of the Service. If you do not agree and consent, please discontinue use of the Service, and uninstall Service downloads and applications.

1. INFORMATION REDWOOD COLLECTS

A. Active Information Collection.

Redwood, and/or its Service Providers (defined below), may collect information you provide directly to Redwood and/or its Service Providers via the Service. For example, Redwood collects information when you use or register for the Service, fill out and submit forms, subscribe to notifications, post on the Service, participate in promotional activities Redwood programs, or communicate or transact through the Service. In addition, when you interact with Third-Party Services (defined below), you may be able to provide information to those third parties. For more information on Third-Party Services' data collection and practices click [here](#). For more information on Service Provider data collection and practices click [here](#).

We strive to maintain accurate information on the adult consumers on our marketing list through consumer surveys, adult consumer-initiated contacts, and responses to our marketing programs (online and offline), as well as through address update services.

Information Redwood, its Service Providers and/or Third-Party Services may collect may include: (1) personally identifiable information, which is information that identifies you personally, such as your first and last name, e-mail address, phone number, address, full payment account number, Instagram handle, driver's license number, Social Security Number, passport or national identification card, tax ID and identifiers, precise location information we create ("**Personally Identifiable Information**" or "**PII**"); and (2) demographic information, such as your gender, age, zip code, product preferences, recent purchases, purchase channel (online or in-person), communication channel preferences, satisfaction rate with our products and services, and Redwood program usage ("**Demographic Information**"). Except to the extent required by applicable law, Demographic Information is "**non-Personally Identifiable Information**" or "**non-PII**" (i.e., data that is not Personally Identifiable Information under this Privacy Policy). In addition, Personally Identifiable Information, including, without limitation, Redwood-Collected PII (defined below), once "**De-identified**" (i.e., by the removal or modification of the personally identifiable elements, or the extraction of non-personally identifiable elements including through anonymization, pseudonymization, and/or hashing) is also non-Personally Identifiable Information and may be used and shared without obligation to you, except as prohibited by applicable law. However, we do not make assurances that De-identified data is not capable of re-identification. To the extent any non-Personally Identifiable Information, or PII collected outside of the Service, is combined by or on behalf of Redwood with Personally Identifiable Information Redwood itself collects directly from you on the Service ("**Redwood-Collected PII**"), Redwood will treat the combined data as Redwood-Collected PII under this Privacy Policy.

B. Passive Information Collection.

Redwood, its Service Providers, and/or Third-Party Services may also automatically collect certain information about you when you access or use the Service ("**Usage Information**"). Usage Information may include IP address ("**Unique Identifier**"), device identifier, browser type, operating system, information about your use of the Service, data regarding network connected hardware (e.g., computer or mobile device), the domain name of the website that allowed you to navigate to the Service, search engines used, the length of time spent on the Service, the pages you looked at on the Service, the address (or "**URL**") of the websites you visited before and after visiting the Service, the frequency of your visits to the Service, and certain other available information. An IP address is a number that is automatically assigned to your computer whenever you access the Internet, which our web servers use to identify where to send the information about your computer requests. When you request pages from the Website, our servers log your IP address as well as information about your activities on those pages. Except to the extent required by applicable law, or to the extent Usage Information is combined by or on behalf of Redwood with Redwood-Collected PII, Redwood does not consider Usage Information (including, without limitation, unique device identifiers) to be Personally Identifiable Information or Redwood-Collected PII.

To collect this Usage Information, the Service and any e-mails sent to you by the Service may utilize the following:

- **Log Information**

Log information is data about your use of the Service, such as IP address, browser type, Internet service provider, referring/exit pages, operating system, date/time stamps, mobile device and

mobile operating system, mobile carrier, cookies that identify your browser, and related data, and may be stored in log files.

- **Location Information**

The Service may include links in a format that enables us to keep track of the IP addresses from which these links have been followed. You further consent to our collection and use this information to improve the quality of our Services, product(s), programs, and business operations.

- **Information Collected by Cookies and Other Tracking Technologies**

[Cookies](#), [web beacons](#) (also known as “**tracking pixels**”), [embedded scripts](#), [location-identifying technologies](#), [device recognition technologies](#), [device and activity monitoring](#), and other tracking technologies now and hereafter devised (“**Tracking Technologies**”) that may be used to collect information about interactions with the Service or e-mails, including information about your browsing and purchasing behavior.

- **Cookies**

A cookie is a small data file that is placed on a device when it is used to visit the Service, which may include session ID cookies or tracking cookies. Session cookies make it easier for you to navigate the Service and expire when you close your browser. Tracking cookies remain longer and help in understanding how you use the Service and enhance your user experience. Cookies may remain on your hard drive for an extended period of time. If you use your browser’s method of blocking or removing cookies, some but not all types of cookies may be deleted and/or blocked and as a result some features, and functionalities of the Service may not work. A Flash cookie (or locally shared object) is a data file which may be placed on a device via the Adobe Flash plug-in that may be built-in to or downloaded by you to your device. HTML5 cookies can be programmed through HTML5 local storage. Flash cookies and HTML5 cookies are locally stored on your device other than in the browser and browser settings won’t control them. To identify certain types of local shared objects on your device and adjust your settings, please visit [here](#). The Service may associate some or all of these types of cookies with your devices.

- **Web Beacons (“Tracking Pixels”)**

Web beacons are small graphic images or other web programming (also known as “**1x1 GIFs**” or “**clear GIFs**,” “**Pixel Tags**,” or “**Web Bugs**”) that may also be included in our Website’s pages and messages. Web beacons may be used, without limitation, to count the number of visitors to the Service, to monitor how users navigate the Service, and to count content views.

- **Embedded Scripts**

An embedded script is programming code designed to collect information about your interactions with the Service. It is temporarily downloaded onto your computer from Redwood’s web server, or from a third party with which Redwood works, and is active only while you are connected to the Service and deleted or deactivated thereafter.

- **Location-identifying Technologies**

Geo-filtering and other location-aware technologies locate you, or make assumptions about your location, for purposes such as verifying your location and delivering or restricting content, including third-party ads, based on your location. Our “find your new home” and/or similar

features may access and use information about your device location (such as based on IP address or GPS, as applicable), or your account information, to suggest appropriate neighborhood locations. Our Service content may be personalized based on various information we may have about you to try to provide you with more location-relevant content.

- **Device Recognition Technologies.**

Technologies, including application of statistical probability to data sets, as well as linking a common unique identifier to different device use, which attempt to recognize or make assumptions about users and devices (e.g., that a user of multiple devices is the same user or household) (“**Cross-device Data**”).

- **Device and Activity Monitoring**

Technologies that monitor, and may record, certain of your interactions with the Service, and/or collect and analyze information from your device, such as, without limitation, your operating system, plug-ins, system fonts, and other data, for purposes such as identification, security, fraud prevention, troubleshooting, tracking, and/or improving the Services and customizing or optimizing your experience on the Services.

For more information on Third-Party Services’ data collection and practices click [here](#). For more information on Service Provider data collection and practices click [here](#). For information on choices some of these third parties may offer you regarding automated data collection click [here](#).

Some information about your use of the Service and certain third-party services may be collected using Tracking Technologies across time and services and used by Redwood and third parties for purposes such as to associate different devices you use and deliver relevant ads and/or other content to you on the Service and certain third-party services. See [Section 11](#) regarding certain choices regarding these activities.

Redwood is giving you notice of the Tracking Technologies and your choices regarding them (explained in [Section 11](#)) so that your consent to encountering them is meaningfully informed.

- C. **Offline Collection from You.** Redwood may also collect Personal Information from you through means other than the Website. This may include offline collection, such as when you submit a paper form to us. It may also include e-mails that you send to us separate from the Website. This Privacy Policy also applies to Personal Information that you provide to us through means other than the Website. To the extent we combine the Personal Information we collect from you outside of the Website with Personal Information that we collect through the Website, we will apply this Privacy Policy to the combined information, unless specifically disclosed otherwise.
- D. **Information Redwood Collects From Other Sources.** Redwood may also obtain information about you from other sources, including Service Providers and Third-Party Services, and combine that with Redwood-Collected PII. Notwithstanding anything to the contrary, except to the extent such data is combined by or on behalf of Redwood with Redwood-Collected PII, this Privacy Policy is not intended to limit Redwood’s activities regarding such third-party-sourced, or non-Service-sourced, information (including Personally Identifiable Information), and such data will only be treated as Redwood-Collected PII to the extent it is combined by or on behalf of Redwood with Redwood-collected PII. Redwood is not responsible or liable for the accuracy of the information provided by third parties or for third-party policies or practices.

- E. EEOC / Affirmative Action Reporting.** In conjunction with laws and regulations enforced by the Equal Employment Opportunity Commission (“**EEOC**”), the Office of Federal Contract Compliance Programs (“**OFCCP**”) and similar state and local regulatory agencies, we may ask you to provide us with self-identifying information (such as veteran status, gender, and ethnicity). Providing such self-identifying information is voluntary, but if you do provide us with such information, we may submit that information to the EEOC, the OFCCP and similar state and local regulatory agencies or otherwise use or disclose it for business-related purposes, including, without limitation, responding to information requests, fulfilling regulatory reporting requirements and defending against employment related complaints.
- F. Youth Access Prevention.** We are a general audience service, restricted to adults eighteen (18) years-of-age or older. Please see [Section 9](#) below for more information regarding Age Restrictions and data collection.

[Return to navigation](#)

2. HOW WE USE THE INFORMATION WE OBTAIN.

Redwood may retain and use information about you, including Redwood-Collected PII and other Personally Identifiable Information, for any purposes not inconsistent with Redwood’s statements under this Privacy Policy, to fulfill other purposes disclosed in writing at the point of collection, or otherwise where we are legally permitted or are required to do so, including, without limitation, the following:

- Allow you to participate in the features we offer on the Service;
- Facilitate, manage, personalize, and improve your online experience;
- Process your registration, manage your account and/or upload your User Generated Content (“**UGC**”). (For more information on how UGC is treated under the Service’s Terms of Use click [here](#). For more on the public nature of UGC, see [Section 5](#);
- Transact with you, provide services or information you request, respond to your comments, questions and requests, provide you content and/or advertising, and send you notices;
- Contact you, whether by/through email, website, postal mail, or telephone with information about this Service, our products, or our services, including exclusive Redwood special offers and information about promotions, and other relevant information;
- Auditing, research, and analysis to maintain and improve the Service and for any other internal business purposes, including, but not limited to, to the extent permitted by applicable law, for purposes of analyzing demographics and other statistics related to residents and prospects in furtherance of, among other things, selecting locations for acquisitions and development, marketing efforts, assessing creditworthiness, evaluating diversity of resident employers, understanding motivating factors with respect to residency decisions, and complying with information requests from lenders and loan servicers, and collaborating with loan servicers in making decisions regarding loan closings, including whether requirements (e.g. related to occupancy, DSCR, etc.) are met;
- Tailor our content, advertisements, and Redwood offers;
- Develop new products and services;
- Fulfill other purposes disclosed at the time you provide Personally Identifiable Information or otherwise where we are legally permitted or are required to do so;
- Determine your location and manage digital content rights (e.g., territory restrictions); and
- Prevent and address fraud, breach of policies or terms, and threats or harm.

[Return to navigation](#)

3. INFORMATION WE SHARE WITH THIRD PARTIES.

We do not share your Personal Information with third parties for those third parties' (other than our affiliates) own direct marketing purposes without your consent. Redwood may share non-Personally Identifiable Information, and Personally Identifiable Information that is not deemed Redwood-Collected PII hereunder (provided that Redwood is aware of no restrictions on Redwood's use, if any), with third parties or for any purpose. Without limiting the generality of the foregoing, we and third parties may convert your Personally Identifiable Information, including Redwood-Collected PII, to non-Personally Identifiable Information, including without limitation through hashing it or substituting a unique identifier for the Personally Identifiable Information and we and third parties may use and share that data as permitted by applicable law, including to match data attributes to and from other sources. Any such third-party activities are subject to their privacy policies and practices. Redwood's sharing of Redwood-Collected PII is, however, subject to the following:

- **Marketing:** Subject to your communications choices explained in [Section \[11.D\]](#), we may use your Personally Identifiable Information to send you marketing communications. Absent your consent (which may be by means of opt-in, your election not to opt-out, or a third-party interaction described in the next bullet point), however, we will not share your Redwood-Collected PII with third parties (other than our affiliates) for their own direct marketing purposes, except in connection with Corporate Transactions (defined below).
- **Your Disclosure or Consent:** As more fully described in [Section 5](#) (Information You Disclose Publicly or to Others) and [Section 6](#) (Third-Party Content, Third-Party Services, Social Features, Advertising, and Analytics), your activities on the Service may, by their nature, result in the sharing of your Redwood-collected Personally Identifiable Information (as well as your other Personally Identifiable Information and your non-Personally Identifiable Information) with third parties and by engaging in these activities you consent to that and further sharing and disclosure to third parties. Such third-party data receipt and collection is subject to the privacy and business practices of that third party, not Redwood.

Redwood may also share any information about you (including, without limitation, Redwood-Collected PII) for any purposes not inconsistent with this Privacy Policy, or our written statements at the point of collection, and otherwise not prohibited by applicable law, including, without limitation:

- Redwood's agents, vendors, consultants, and other service providers (collectively "**Service Providers**") may receive, or be given access to, your information, including, without limitation, Personally Identifiable Information, Demographic Information, and Usage Information, in connection with their work on Redwood's behalf, provided however, Redwood does not authorize its Service Providers to use Redwood-Collected PII provided by Redwood to the Service Providers to send you direct marketing messages other than related to Redwood and our affiliates absent your consent. For more information on choices Service Providers may offer you click [here](#).
- To comply with the law, law enforcement or other legal process, and, where permitted, in response to a government request; and
- If Redwood believes your actions are inconsistent with Redwood's terms of use, user agreements, applicable terms or policies, or to protect the rights, property, life, health, security and safety of Redwood, the Service or its users, or any third party.

In addition, Redwood may share your Redwood-Collected Personally Identifiable Information (as well as your other Personally Identifiable Information and your non-Personally Identifiable Information), in connection with or during negotiations of any proposed or actual financing of our business, or merger,

purchase, sale, joint venture, or any other type of acquisition or business combination of all or any portion of Redwood assets, or transfer of all or a portion of Redwood's business to another company, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding ("**Corporate Transactions**").

[Return to navigation](#)

4. **SWEEPSTAKES, CONTESTS, AND PROMOTIONS.**

Redwood may offer sweepstakes, contests, and other promotions (each, a "**Promotion**"), including Promotions jointly sponsored or offered by third parties, which may require submitting Personally Identifiable Information. If you voluntarily choose to enter a Promotion, your information, including Personally Identifiable Information, may be disclosed to Redwood, co-sponsors, Service Providers, and other third parties, including for administrative purposes and as required by law (e.g., on a winners list). By entering, you are agreeing to the official rules that govern that Promotion and Additional Terms, which may include consent to additional or differing data practices from those contained in this Privacy Policy. Please review those rules carefully.

[Return to navigation](#)

5. **INFORMATION YOU DISCLOSE PUBLICLY OR TO OTHERS.**

The Service may permit you to post or submit UGC including, without limitation, written content, user profiles, computer graphics, pictures, data, or other content, including Personally Identifiable Information ("PII"). If you choose to submit UGC to any public area of the Service, your UGC will be considered "public" and will be accessible by anyone, including Redwood. Notwithstanding anything to the contrary, unless otherwise explicitly agreed by us, PII included in UGC is not subject to Redwood's usage or sharing limitations or other obligations regarding Redwood-Collected PII or other PII under this Privacy Policy or otherwise, and may be used and shared by Redwood and third parties to the fullest extent not prohibited by applicable law. Redwood encourages you to exercise caution when making decisions about what you disclose in such public areas. For more information on how UGC is treated under the Service's Terms of Use click [here](#). If you believe any material on the site infringes on a copyright, click [here](#) for more information about sending us a notice pursuant to the Digital Millennium Copyright Act ("**DMCA**"). California minors should see [Section 9](#) regarding potential removal of certain UGC they have posted on the Service.

Additionally, the Service may offer you the option to send a communication to a friend or other contact. If so, Redwood relies on you to only send to people that have given you permission to do so. The recipient's Personally Identifiable Information you provide (e.g., name, e-mail address) will be used to facilitate the communication, but not used by Redwood for any other marketing purpose unless Redwood obtains consent from that person. Your contact information and message may be included in the communication.

[Return to navigation](#)

6. **THIRD-PARTY CONTENT, THIRD-PARTY SERVICES, SOCIAL FEATURES, ADVERTISING, AND ANALYTICS.**

The Service may include hyperlinks to, or include on or in connection with the Service (e.g., plug-ins, application programming interfaces ("**API(s)**"), and software development kits ("**SDK(s)**")), websites, locations, platforms, applications or services operated by third parties ("**Third-Party Service(s)**"). These Third-Party Services may use their own cookies, web beacons, and other Tracking Technology to

independently collect information about you and may solicit Personally Identifiable Information from you.

Certain functionalities on the Service permit interactions that you initiate between the Service and certain Third-Party Services, such as third-party social networks (“**Social Features**”). Examples of Social Features may include: enabling you to send content such as contacts and photos between the Service and a Third-Party Service; “liking” or “sharing” Redwood’s content; logging in to the Service using your Third-Party Service account (e.g., using Facebook Connect to sign-in to the Service); and to otherwise connect the Service to a Third-Party Service (e.g., to pull or push information to or from the Service). If you use Social Features, and potentially other Third-Party Services, information you post or provide access to may be publicly displayed on the Service (see [Section 5](#)) or by the Third-Party Service that you use. Similarly, if you post information on a Third-Party Service that references the Service (e.g., by using a hashtag associated with Redwood in a tweet or status update), your post may be used on or in connection with the Service or otherwise by Redwood and our affiliates. Also, both Redwood and the third party may have access to certain information about you and your use of the Service and any Third-Party Service.

Redwood may engage and work with Service Providers and other third parties to place advertisements on the Service and/or on third-party services. Some of these ads may be tailored to your interest based on your browsing of the Service and elsewhere on the Internet, which may include use of precise location and/or Cross-Device Data, sometimes referred to as “interest-based advertising” and “online behavioral advertising” (“**Interest-based Advertising**”), which may include sending you an ad on a Third-Party Service after you have left the Service (i.e., “**retargeting**”). We may target ads based on data we have collected, or data provided by third parties alone or in combination with the data we collect ourselves. We may participate in online advertising networks and exchanges that display Interest-based Ads to you on Third Party Services. These entities may use cookies and other Tracking Technologies to automatically collect information about you and your activities, such as registering a unique identifier for your device and tying that to your online activities on and off of the Website.

Redwood may use Google Analytics and other Service Providers for analytics services. These analytics services may use cookies and other Tracking Technologies to help Redwood analyze Service users and how they use the Service. Information generated by these services (e.g., your IP address and other Usage Information) may be transmitted to and stored by these Service Providers on servers in the U.S. (or elsewhere), and these Service Providers may use this information for purposes such as evaluating your use of the Service, compiling statistical reports on the Service’s activity, and providing other services relating to Service activity and other Internet usage. Redwood only retains aggregated data from Service Providers for analytics services.

Redwood is not responsible for, and makes no representations regarding, the policies or business practices of any third parties, including, without limitation, analytics Service Providers and Third-Party Services associated with the Service, and encourages you to familiarize yourself with and consult their privacy policies and terms of use. See [Section 11](#) for more on certain choices offered by some third parties regarding their data collection and use, including regarding Interest-based Advertising and analytics.

[Return to navigation](#)

7. DATA SECURITY AND MONITORING.

Redwood takes reasonable measures to protect Redwood-Collected PII (excluding public UGC) from loss, theft, misuse and unauthorized access, disclosure, alteration, and destruction. Nevertheless, transmission via the Internet and online digital storage are not completely secure and Redwood does not guarantee the security of your information collected through the Service.

To help protect you and others, Redwood and its Service Providers may (but make no commitment to) monitor use of the Service, and may collect and use related information including Redwood-Collected PII and other Personally Identifiable Information for all purposes not prohibited by applicable law or inconsistent with this Privacy Policy, including, without limitation, to identify fraudulent activities and transactions; prevent abuse of, and investigate and/or seek prosecution for, any potential threats to or misuse of the Service; ensure compliance with the [Terms of Use](#) and this Privacy Policy; investigate violations of or enforce these documents; improve the Services and your Services experiences, and to protect the rights and property of Redwood, third parties, and other users. Monitoring may result in the collection, recording, and analysis of online activity or communications through the Service. If you do not consent to these conditions, you must discontinue your use of the Service.

[Return to navigation](#)

8. INTERNATIONAL TRANSFER.

Redwood is based in the U.S. and the information Redwood and its Service Providers collect is governed by U.S. law. If you are accessing the Service from outside of the U.S., please be aware that information collected through the Service may be transferred to, processed, stored, and used in the U.S. Data protection laws in the U.S. may be different from those of your country of residence. Your use of the Service or provision of any information therefore constitutes your consent to the transfer to and from, processing, usage, sharing, and storage of your information, including Personally Identifiable Information, in the U.S., as well as for processing outside of the U.S.

[Return to navigation](#)

9. AGE RESTRICTIONS.

The Service is intended for adults not less than 18 years-of-age. If you are under 18 years-of-age, you are not permitted to use the Website and should not send any information about yourself to us through the Website, except to the extent that access to the Website is based on age verification. Redwood does not intend to collect or knowingly collect personal information as defined by the U.S. Children's Online Privacy Protection Act ("COPPA") ("**COPPA Personal Information**") in a manner that is not permitted by COPPA, and would collect such information, if at all, only in association with Redwood's age-related access restrictions. If we obtain knowledge that we have collected COPPA Personal Information in a manner not permitted by COPPA, we will dispose of that information, or otherwise treat it, in accordance with COPPA and other applicable laws and regulations. If you are a parent or guardian and you believe that your child under the age of thirteen (13) has provided us with personal information, please contact us [here](#).

[Return to navigation](#)

10. ACCESSING AND CHANGING INFORMATION.

Redwood may provide web pages or other mechanisms allowing you to delete, correct, or update some of the Redwood-Collected PII, and potentially certain other information about you (e.g., profile and account information). Redwood will make good faith efforts to make requested changes in Redwood's then-active databases as soon as practicable, but it is not always possible to completely change, remove or delete all of your information or public postings from Redwood's databases (California minors see [Section 9](#)) and residual and/or cached data may remain archived thereafter. Further, we reserve the right to retain data

(a) as required by applicable law; and

(b) for so long as reasonably necessary to fulfill the purposes for which the data is retained except to the extent prohibited by applicable law.

11. CHOICES, TRACKING AND COMMUNICATIONS OPTIONS AND STATE NOTICES.

- A. Tracking Technologies Generally.** Regular cookies may generally be disabled or removed by tools available as part of most commercial browsers, and in some instances blocked in the future by selecting certain settings. Browsers offer different functionalities and options, so you may need to set them separately. Also, tools from commercial browsers may not be effective with regard to Flash cookies (also known as locally shared objects), HTML5 cookies, or other Tracking Technologies. For information on disabling Flash cookies, go to [Adobe's website](#). Please be aware that if you disable or remove these technologies, some parts of the Service may not work and that when you revisit the Service your ability to limit browser-based Tracking Technologies is subject to your browser settings and limitations.

Your browser settings may allow you to automatically transmit a “Do Not Track” signal to online services you visit. Note, however, there is no consensus among industry participants as to what “Do Not Track” means in this context. Like many online services, Redwood currently does not alter Redwood’s practices when Redwood receives a “Do Not Track” signal from a visitor’s browser. To find out more about “Do Not Track,” you can visit <http://www.allaboutdnt.com>, but Redwood is not responsible for the completeness or accuracy of this third-party information. Some third parties, however, may offer you choices regarding their Tracking Technologies. One way to potentially identify cookies on our web site is to add the free Ghostery plug-in to your browser (www.ghostery.com), which according to Ghostery will display for you traditional, browser-based cookies associated with the web sites (but not mobile apps) you visit and privacy and opt-out policies and options of the parties operating those cookies. Redwood is not responsible for the completeness or accuracy of this tool or third-party choice notices or mechanisms. For specific information on some of the choice options offered by third party analytics and advertising providers, see the next section.

- B. Analytics and Advertising Tracking Technologies.** You may exercise choices regarding the use of cookies from Google Analytics by going [here](#) or downloading the Google Analytics Opt-out Browser Add-on. You may exercise choices regarding the use of cookies from Adobe Analytics by visiting [here](#) under the section labeled “Tell our customers not to measure your use of their web sites or tailor their online ads for you.”

You may choose whether to receive some Interest-based Advertising by submitting opt-outs. Some of the advertisers and Service Providers that perform advertising-related services for us and third parties may participate in the Digital Advertising Alliance’s (“DAA”) Self-Regulatory Program for Online Behavioral Advertising. To learn more about how you can exercise certain choices regarding Interest-based Advertising, including use of Cross-device Data for providing ads, visit <http://www.aboutads.info/choices/> and <http://www.aboutads.info/appchoices> for information on the DAA’s opt-out program specifically for mobile apps (including use of precise location for third party ads). Some of these companies may also be members of the Network Advertising Initiative (“NAI”). To learn more about the NAI and your opt-out options for their members, see <http://www.networkadvertising.org/choices/>. Please be aware that, even if you are able to opt out of certain kinds of Interest-based Advertising, you may continue to receive other types of ads. Opting out only means that those selected members should no longer deliver certain Interest-based Advertising to you but does not mean you will no longer receive any targeted content and/or ads (e.g., from other ad networks). Also, if your browsers are configured to reject cookies when you visit these opt-out webpages, or you subsequently erase your cookies, if you use a different device or web browser or use a non-browser-based method of access (e.g., mobile app), your NAI / DAA browser-based opt-out may not, or may no longer, be effective. Redwood supports the ad industry’s [Self-regulatory Principles for Online Behavioral](#)

[Advertising](#) and expects that ad networks Redwood directly engages to provide you Interest-based Advertising will do so as well, though Redwood cannot guarantee their compliance. Redwood is not responsible for the effectiveness of, or compliance with, any third-parties' opt-out options or programs or the accuracy of their statements regarding their programs.

- C. Communications.** You can opt out of receiving certain promotional communications (emails or text messaging) from Redwood at any time by (i) for promotional e-mails, following the instructions provided in emails to click on the unsubscribe link, or if available by changing your communication preferences by logging onto your account; and (ii) for text messages, following the instructions provided in text messages from Redwood to text the word, "STOP". Please note that your opt-out is limited to the e-mail address or phone number used and will not affect subsequent subscriptions. If you opt-out of only certain communications, other subscription communications may continue. Even if you opt out of receiving promotional communications, Redwood may, subject to applicable law, continue to send you non-promotional communications, such as those about your account, transactions, servicing, or Redwood's ongoing business relations.
- D. Cross-Device Data.** To learn more about how you can exercise certain choices regarding Cross-device data for Interest-based Advertising, see the prior section regarding the DAA's Interest-based Advertising choices.
- E. Further Processing.** If we wish to use your personal data for a new purpose, not covered by this Privacy Policy, then we will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes and processing conditions. Where and whenever necessary, we will seek your prior consent to the new processing.

12. INFORMATION STORAGE AND SECURITY.

We employ reasonable security precautions to help protect against the loss, misuse, and alteration of personal information provided on or through the Website. If you enter sensitive information (such as credit card number and/or social security number) on any registration or order forms we maintain, we encrypt that information using secure socket layer technology (SSL). To learn more about SSL, follow this link: [Verisign](#).

We follow generally accepted industry standards to protect the personal information submitted to us, both during transmission and once we receive it. No method of online transmission or electronic storage is 100% secure, however. Therefore, while we strive to use commercially acceptable means to protect your personal information, we cannot guarantee its absolute security. As a result, although we strive to protect personal information about you, we cannot guarantee the security of any information you transmit to us through or in connection with the Website. If you have reason to believe that personal information is no longer secure, please notify us immediately by contacting us in accordance with the last section below.

[Return to navigation](#)

13. CHANGES TO THIS PRIVACY POLICY.

We reserve the right to change this Privacy Policy prospectively effective upon the posting of the revised Privacy Policy and your use of our Service indicates your consent to the privacy policy posted at the time of use. However, we will not treat your previously collected Redwood-Collected PII, to the extent it is not collected under the new privacy policy, in a manner materially different than represented at the time it was collected without your consent. To the extent any provision of this Privacy Policy is found by a

competent tribunal to be invalid or unenforceable, such provision shall be severed to the extent necessary for the remainder to be valid and enforceable.

[Return to navigation](#)

14. CONTACT REDWOOD.

If you have any questions about this Privacy Policy, please contact Redwood [here](#), by mail at 7007 East Pleasant Valley Road, Independence, OH 44131 (Attn: Legal Department), or call Redwood CARES at 216-360-9441 (option 1).

[Return to navigation](#)

© Redwood Living, Inc. May, 2022. All Rights Reserved.