



RIHousing Internet Privacy Policy

This is the internet privacy policy of RIHousing. This document explains RIHousing's policies for the collection, use, and disclosure of personal information.

RIHousing is committed to the privacy and safekeeping of information gathered from individuals accessing our website, subject to and consistent with applicatory laws and regulations governing our operations and service to the public.

This website privacy statement describes our privacy policies and practices and how we collect, use, and disclose the personal information of those individuals who visit our following websites at:

- <https://loans.rihousing.com>
- <https://mortgages.rihousing.com>
- <https://www.rihousing.com>
- <https://waitlist-centralri.com>
- <http://www.mtgserVICINGSolutions.com>
- <http://www.hhfri.org>

Information Collection

RIHousing collects information by various methods, including information actively supplied by its customers, and information arising from customer surveys and general feedback.

The types of personal information we collect include; IP addresses, browser type, referring pages, operating system version, date/time of access, and page clicks. Information such as URL visited, the title of the page, resolution of monitor/size of the browser window, time it takes to render pages, and session identifier are used for analysis by RIHousing to gauge user experience.

Email and postal addresses will only be used to send out the information requested or other notifications and alerts.

Consumer/Customer Privacy Notice

If you are a RIHousing customer and want to understand how we collect, share, and protect your information, please see our [RIHousing Personal Privacy Policy](#)

Use of Information

This information is used for various purposes, including analysis of user experience while using our systems, reporting of how, when, and where the sites are being accessed.

RIHousing may use aggregate or anonymous information, which will not be linked to identified individuals, for various other uses for itself and third parties.

Information Sharing

RIHousing does not share personal information with any third parties except as disclosed in this policy. RIHousing may provide personal information to RIHousing's consultants, subcontractors,



and professional advisers (which shall be bound by privacy obligations) to assist RIHousing's uses disclosed herein.

RIHousing may disclose personal information to another entity purchasing (including for diligence purposes prior to purchase) the assets of RIHousing, provided that entity abides by this or a similar privacy policy.

RIHousing may be required to produce your personal information to comply with applicable laws, regulations, legal process (such as a court order or a validly issued judicial or administrative subpoena) or an enforceable governmental request.

Access to Public Records Act

RIHousing, as a public corporation of the State of Rhode Island, is subject to the Rhode Island Access to Public Records Act, R.I. Gen. Laws 38-2-1 to -9. The Access to Public Records Act requires that RIHousing must produce "public records" as defined under the statute and in accordance with its provisions. Upon receipt of any request for information under the Access to Public Records Act, RIHousing reviews the request carefully to determine whether the requested information constitutes a "public record" subject to disclosure or falls within an exemption from disclosure.

Information Security

Personal information is stored in a combination of paper and electronic files. This information is protected by security measures appropriate to the nature of the information.

RIHousing is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your personal information from unauthorized access, use, or disclosure. Nonetheless, no data transmission over the Internet is guaranteed to be absolutely secure. As a result, we cannot warrant the security of any information you transmit to us, and you do so at your own risk. With that said, once this website receives your transmission, we make commercially reasonable efforts to ensure its security on our systems, consistent with the law including the Rhode Island Identity Theft Protection Act.

Cookies

Cookies are used by RIHousing for the analysis, in aggregate of our users' experience while on the site. RIHousing uses cookies to track a user's visits and uses that information to improve the user's experience and track use of our technologies. A cookie is a text file that is placed on your hard disk by a web server. Cookies are not designed to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

Links

RIHousing seeks out the best web sources and resources for our services. Some of our pages contain links to information at other websites. When you click on one of these links, you are moving to another website.



We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours. Such third-party websites are **NOT** covered by this website privacy statement. Further, RIHousing does not warrant that any particular third party maintains a privacy policy or that it is acceptable to you. Specific questions regarding information on another website should be addressed to the appropriate organization. Links from RIHousing's website do not constitute or imply an endorsement or recommendation by RIHousing.

Terms of Use

By accessing this website, you are agreeing to be bound by these terms as in effect, all applicable laws and regulations, and any other applicable policies, terms, and guidelines established by RIHousing. If you do not agree with any of these terms, do not use or access our site. Notwithstanding the general terms of this policy, the collection, use, and disclosure of personal information may be made outside of the terms herein to the extent provided for in any applicable privacy or other legislation in effect from time to time.

Notice and Consent

By using the services provided through the website, you consent to the collection, use, and sharing of your information as outlined in this privacy statement and to the limitations on our responsibilities to you.

RIHousing understands that in some cases you may be accessing and using this website for the purpose of communicating data about private individuals and other third parties in connection with [industry-related] transactions. You warrant that the third party that has provided such information to you has been advised that such information may be transmitted over the Internet and may be processed and handled through this website, has been advised of the potential risks involved, and has consented to such transmission.

Retention of Personal Information

We retain personal information that you provide as long as we consider it potentially useful in contacting you about our services and providing them to you, and we then securely delete the information. We will delete this information from the servers at an earlier date if you so request.

Privacy Policy Effective Date and Updates

This Policy took effect on June 29, 2018.

We may update our Privacy Policy from time to time as required under the law, in furtherance of our operations, or to address changes in technology, so please check its terms regularly. If we materially change our Privacy Policy, we will notify you by contacting you through your user account e-mail address or by posting a notice on this website. Your continued use will be deemed your agreement that you accept the Privacy Policy's terms as amended and that your information may be used in accordance with its provisions. If you do not agree with any of the amendments, then you should stop using this website and notify us that you do not want your information used in accordance with the changes.



Questions and Contact

If you have any questions or suggestions regarding this Policy or the Terms and Conditions of Use of the Website, please contact RIHousing at RIHousing, 44 Washington Street, Providence, RI 02903, or by email at privacy@rihousing.com.