

Privacy Policy

LendingArt Media Group, Inc. takes your privacy seriously. We utilize safe, secure technology to protect your personally identifiable information. Please read the following to learn more about our Privacy Policy and how we use and protect your personal information.

Overview

This Privacy Policy describes how LendingArt Media Group, Inc. treats the personal information that LendingArt Media Group, Inc. collects and receives through its web site. Personal information is information about you that is personally identifiable like your name, address, email address, or phone number, and that is not otherwise publicly available. This policy does not apply to the practices of companies that LendingArt Media Group, Inc. does not own or control or to people that LendingArt Media Group, Inc. does not employ or manage.

By your use of the LendingArt Media Group, Inc. web site, you expressly consent to our disclosure and use of your personal information as described in this Privacy Policy.

We reserve the right to modify this Privacy Policy at any time, and will notify you of any such changes by posting a notice on the "General Announcements" section of the Community page of our web site. In addition, we may notify you directly (via email) of such changes.

We last updated our Privacy Policy on June 30, 2006.

1. A Special Note about Children

Children (persons under the age of 18) are not eligible to use the web site unsupervised and we ask that children do not submit any personal information to us. If you are under the age of 18, you may use the web site only in conjunction with and under the supervision of a parent or legal guardian.

2. Information Collection and Use

LendingArt Media Group, Inc. collects personal information from our users at several different points on our web site. This includes when you register with LendingArt Media Group, Inc. and when you conduct certain activities on the web site.

When you register, we ask for information such as your name, address, telephone number, email address, city, state and zip code. We may also ask you for credit card information to enable us to bill you fees for our services. Once you register with LendingArt Media Group, Inc. and login to our services, you are not anonymous to us. However, you can browse our web site without telling us who you are or revealing personal information about yourself.

When you wish to contact a seller regarding an item listed on our web site, we ask you for your email address and you may also volunteer to provide your telephone number. In addition, each member may provide information about the buyers with whom they deal (including the email address, and feedback regarding the other member's performance during the transaction). Finally, we may also collect the Internet Protocol (IP) address and other information regarding transactions in which you participate (either as a buyer or seller) through our web site.

If you elect to use our referral service to inform a friend about our web site, we ask you for the friend's name and email address. We will automatically send the friend an email inviting him or her to visit our web site. The referral message will be sent to your friend's email address one time, and will not be stored or used for any other purpose.

We use the information that we collect to improve product offerings, fulfill your requests, bill you for services, customize the web site's content and layout, develop feedback ratings, contact you, and for marketing activities and statistical analysis.

LendingArt Media Group, Inc. automatically receives and records information on our server logs from your browser, including your IP address, LendingArt Media Group, Inc. cookies information, and the page you request. Our collection and use of such information is further described below.

3. Information Sharing and Disclosure

LendingArt Media Group, Inc. is the sole owner of the information collected on www.LendingArt.com. We will not rent, sell or share your personal information with anyone except under the following circumstances:

Other visitors to our web site may view your member ID, feedback rating, city, region and items or messages that you have posted on our web site.

In order to complete a transaction, the buyer and seller will communicate directly. To enable such communications, we will disclose a buyer's email address and (where the buyer has chosen to provide such information) telephone number to the seller.

We provide information about our users to trusted partners (such as credit card processor) who work on our behalf pursuant to confidentiality agreements. Pursuant to the terms of their agreements, these companies do not have any independent right to share or use such information.

We may disclose user information in response to subpoenas, court orders or legal process, or to establish or exercise our legal rights or defend against legal claims.

We may disclose user information when we believe such disclosure is necessary to investigate, prevent or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of our User Agreement, or as otherwise required by law.

We may transfer information about you if we are acquired by or merged with another company. In this event, we will notify you before information about you is transferred and becomes subject to a different privacy policy.

Of course, once you provide personal information to a buyer or seller on our web site, LendingArt Media Group, Inc. has no control over how your information is used or shared by that individual. You should discuss any privacy concerns you may have with any individual you meet through our web site, as the only protection you will have is whatever terms you agree to directly with this individual.

On account of the existing regulatory environment, we cannot ensure that all of your private communications and other personal information will never be disclosed in ways not otherwise described in this Privacy Policy. Therefore, although we use industry standard practices to protect

your privacy, we do not promise, and you should not expect, that your personal information or private communications will always remain private.

4. Cookies

Some of our business partners (e.g., tracking utility agents, advertisers) use cookies on our site. We have no access to or control over these cookies.

This privacy statement covers the use of cookies by LendingArt, Inc. www.LendingArt.com only and does not cover the use of cookies by any advertisers.

LendingArt Media Group, Inc. may set and access LendingArt Media Group, Inc. "cookies" on your computer. A cookie is a piece of data stored on the user's computer tied to information about the user. Usage of a cookie does not link to any personally identifiable information while on our web site. We use both session ID cookies and persistent cookies. For the session ID cookie, once users close the browser, the cookie simply terminates. A persistent cookie is a small text file stored on the user's hard drive for an extended period of time.

Cookies were implemented to allow user-side customization of web site information. Cookie related information is used by LendingArt Media Group, Inc. to facilitate the user's transactions and to improve our service offering to better match the user's needs.

5. Log Files

Like most standard web site servers, we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/time stamp, and number of clicks to analyze trends, administer the web site, track users' movement in the aggregate, and gather broad demographic information for aggregate use.

6. Your Ability to Edit and Deactivate Your Account Information and Preferences

You can edit your LendingArt Media Group, Inc. account information by logging in and going to the My Profile page. We reserve the right to send you certain communications relating to the LendingArt Media Group, Inc. web site, such as service announcements and administrative messages, without offering you the opportunity to opt-out of receiving them.

Upon your request, we will deactivate your account, contact information, billing information and any financial information from our active databases. To make this request, email us at info@LendingArt.com. Such information will be deactivated as soon as reasonably possible based on your account activity and in accordance with our User Agreement and applicable law.

We will retain in our files some personal information you have requested to edit or remove to prevent fraud, collect any fees owed, resolve disputes, troubleshoot problems, assist with any investigations, enforce our User Agreement and comply with legal requirements as is permitted by law. Therefore, you should not expect that all of your personal information will be completely removed from our databases in response to your requests. However, such personal information will be deactivated from public and user viewing and will only be available to select LendingArt Media Group, Inc. personnel for the limited purposes described above.

7. Confidentiality and Security

Your personal information is stored on our servers located in the United States . We use physical, procedural and technical safeguards to protect that information against loss or theft as well as unauthorized access and disclosure. Certain information is password-protected. Likewise, in certain areas, LendingArt Media Group, Inc. uses GeoTrust-certified industry-standard SSL-encryption and network firewalls to protect data transmissions and storage. Finally, all of our employees are kept up-to-date on our security and privacy practices.

8. Your Responsibilities

We go to great lengths to protect all of your information on our web site. In order to help us maintain the security of your personal information, we ask that you not share your password with anybody. Sharing this information could put you and your rating as a buyer/seller at risk. If you lose control of your password or you think that somebody has obtained unauthorized access to your account, immediately change your password. Please contact us if you have any questions.

Please keep in mind that whenever you voluntarily disclose personal information online - for example on message boards, through email, or in chat areas - that information can be collected and used by others. By disclosing personal information online, you may receive unsolicited communication from other parties in return. Therefore, you should exercise caution and common sense in such disclosures.

9. Links to Other Sites

This Web site contains links to other sites that may or may not own or controlled by LendingArt, Inc. Please be aware that we, LendingArt, Inc. are not responsible for the privacy practices of such other sites.

We encourage you to be aware when you leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information.

This privacy statement applies only to information collected by this Web site.

If you have questions or suggestions regarding our Privacy Policy and practices, please contact us at:

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