

CONSUMER PRIVACY AND OPT OUT NOTICE

v.2022.1

This Consumer Privacy and Opt Out Notice is from Stretto, Inc. (“**Stretto**”), the industry-leading information services and software provider to legal professionals in the bankruptcy sector.

Definitions.

“Affiliated Companies” means companies related by common ownership or control. Stretto’s Affiliated Companies include Best Case, LLC; Second Bankruptcy Course, LLC; and Credit Infonet, Inc., which does business as Stretto Due Diligence Solutions, Myhorizon, www.myhorizontoday.com, www.mycaseinfo.com and www.cincompass.com.

“Aggregated” describes personal information relating to a group or category of consumers from which the identities of individual persons have been removed. Aggregated data is not linked to or reasonably linkable to any particular consumer, including via a device.

“Deidentified” describes personal information that cannot reasonably identify, relate to, describe, be capable of being associated with, or be linked, directly or indirectly, to any particular consumer.

“Nonaffiliated Companies” means companies not related to Stretto by common ownership or control. Nonaffiliated Companies may be either financial services providers such as the national credit bureaus or non-financial companies such as bankruptcy forms software vendors.

“Joint Marketing” means a formal agreement between Stretto and one or more Nonaffiliated Companies that allows us to market financial products or services to you together. Stretto has joint marketing agreements with companies that offer consumer services such as nontraditional credit reporting.

I. Stretto collects your personal information.

When you visit one of our web sites or use one of our products or services, or when your bankruptcy attorney either orders our products or uses one of our software programs to prepare your bankruptcy case, Stretto collects your personal information and uses it as described in our Privacy Policy (available online at www.stretto.com/legal-policies/). Personal information we collect includes, but is not limited to, some or all of the following data types:

- A.** Your full name address, telephone number, email address, type of bankruptcy case being prepared, and jurisdiction for filing; and
- B.** The identity of your creditors, the amounts you owe to creditors, your income, your personal property, any exemptions you are planning to claim, your intentions as to reaffirmation of debts, your real property owned and any appraisals of the property’s value.

II. Stretto protects your personal information.

To protect your information from unauthorized access and use, we use security measures that comply with federal laws and regulations and industry best practices. These measures include network security, computer safeguards, file encryption and secured-entry worksites.

III. Stretto uses and shares your personal information for the following purposes:	Can you limit this sharing?
A. For our everyday business purposes , such as to process your or your bankruptcy attorney’s orders for our products or services; to maintain your account; to conduct our core businesses; to develop, enhance and position our core products and services; to respond to court orders, subpoenas, and legal investigations; and/or to report consumer disputes to the credit bureaus.	No, you cannot limit this sharing.
B. For our Affiliated Companies’ everyday business purposes , such as to assist Stretto with the processing of your orders and transactions.	No, you cannot limit this sharing.
C. For our marketing purposes , so we can offer you our products and services.	Yes, you can limit this sharing.

<p>D. For our Affiliated Companies’ marketing purposes, so they can offer you their products and services.</p>	<p>Yes, you can limit this sharing.</p>
<p>E. For Joint Marketing by Stretto and other financial companies.</p>	<p>Yes, you can limit this sharing.</p>
<p>F. For Nonaffiliated Companies to market to you <i>only</i> under the following limited circumstances: your personal information has been Deidentified or Aggregated with data from multiple consumers so that it no longer identifies you; the personal information being shared is already publicly available or in the public domain; you have knowingly and voluntarily authorized STRETTO to disclose the personal information to third parties; and/or STRETTO provides your personal information to a third-party mail house rather than the Nonaffiliated Company itself, and said mail house is contractually prohibited from using the data for any purpose other than the mailing of marketing material.</p>	<p>Yes, you can limit this sharing.</p>
<p>G. For Nonaffiliated Companies to use for their general commercial purposes <i>only</i> under the following limited circumstances: your personal information has been Deidentified or Aggregated with data from other consumers so that it no longer identifies you; the personal information being shared is already publicly available, meaning that it has been lawfully made available by federal, state, or local government records; and/or you have knowingly and voluntarily authorized STRETTO to disclose the personal information to third parties.</p>	<p>Yes, you can limit this sharing.</p>

IV. Your Options. If you consent to Stretto’s use and sharing of your personal information as described above, you do not need to take any action. However, if you would like to limit some of Stretto’s use and sharing of your personal information, please contact us using one of the following methods:

- A. Telephone:** Please call 1.866.218.1003 between the hours of 8:00 a.m. and 8:00 p.m. ET, Monday – Friday.
- B. Email:** Please scan and email the **Opt-Out Form*** to compliance@stretto.com.
- C. Postal mail:** Please mail the **Opt-Out Form*** to Stretto, ATTN: Privacy Opt-Out, 4540 Honeywell Court, Dayton, OH, 45424.

V. California Residents: If you are a California resident, you have enhanced access to and control over the personal information we have collected. Please see our **Notice of Rights under the California Consumer Privacy Act** posted at <https://www.stretto.com/legal-policies/> for more information.

**The Opt-Out Form is available on the following page.*

.....

Remainder of page is intentionally blank.

Stretto Opt-Out Form

Your information. Please print the following information:	
Full Name:	
Current Address: (No P.O. Boxes)	
Telephone Number:	
Email Address:	
Opt-Out Designations <i>(Please check all that apply)</i>	
<input type="checkbox"/> Do not use my information for Stretto's marketing purposes.	
<input type="checkbox"/> Do not use my information for Stretto's Affiliated Companies' marketing purposes.	
<input type="checkbox"/> Do not use my information for Joint Marketing by Stretto and other nonaffiliated financial services companies.	
<input type="checkbox"/> Do not share my information with Nonaffiliated Companies for their marketing purposes.	
<input type="checkbox"/> Do not share my information with Nonaffiliated Companies for their general commercial purposes.	
Your signature:	
Date:	

Please scan and email this completed form to Stretto at compliance@stretto.com, or mail it to Stretto at this address: Stretto, Inc., ATTN: Privacy Opt-Out, 4540 Honeywell Court, Dayton, OH, 45424.