

PRIVACY POLICIES

Oak View Law Group, A Professional Corporation (OVLG) recognizes the necessity of keeping our information about you secure and confidential. This policy concerns Customer Information about you, which means personally identifiable information about you and your relationship with OVLG. This policy applies to you whether you are a current or former customer of ours, unless and until you receive a new privacy policy from us. This policy is provided to you as required by the Gramm-Leach-Bliley Act, 15 U.S.C. 6801-6810. You may have additional rights under applicable state law.

INFORMATION SECURITY

We restrict access to Customer Information about you to those employees or service providers who need to know that information to service your account(s). We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your Customer Information. Whenever we hire other organizations to provide support services, we will require them to conform to our privacy standards and to allow us to audit them for compliance.

COLLECTING INFORMATION.

We obtain Customer Information about you as permitted by law from: applications or other forms you have filled out; your transactions with us, prior owners of your account, our affiliates, or others; and consumer reports (including credit reports). This information includes your name, your address, your social security number, your current and former employers, your payment history and your account balances.

USING INFORMATION IN CONNECTION WITH SERVICES RENDERED.

If we want to use any of the Customer Information we have obtained about you in connection with the collection of debt, we can only communicate that information with your express permission, or with the express permission of a court, or to you, your attorney, the creditor to whom you owe the debt, that creditor's attorney, our own attorney, or as otherwise permitted by the federal Fair Debt Collection Practices Act, 15 U.S.C. 1692 et seq. and Fair Credit Reporting Act, 15 U.S.C. 1681 et seq. **YOU DO NOT HAVE TO DO ANYTHING IN ORDER TO LIMIT OUR USE AND SHARING OF YOUR CUSTOMER**

INFORMATION IN CONNECTION WITH THE COLLECTION OF DEBT.

USING INFORMATION FOR OTHER PURPOSES AS PERMITTED BY LAW.

If we want to use or share any of the Customer Information we have obtained about you for some purpose other than the collection of debt, we can share that information as permitted by the following laws.

The Gramm-Leach-Bliley Act allows us to share Customer Information with nonaffiliated third parties in certain circumstances such as with companies that provide services to us or that help us administer your account, in connection with the sale of our business assets, and if the sharing is necessary for us to be in compliance with law.

The Fair Debt Collection Practices Act allows financial institutions and other businesses to share basic information concerning individuals' locations with each other for limited purposes ("skip-tracing"), and Asset Acceptance both initiates and responds to skiptracing requests as permitted by law.

CONCERNS OVER MISUSE OF PERSONAL DATA:

ANY CONCERNS OF MISUSE OF PERSONAL DATA BY OVLG, IT'S OFFICERS, EXECUTIVES, REPRESENTATIVES, OR AGENTS SHOULD BE REPORTED IMMEDIATELY TO KALANI@OAKVIEWLAW.COM

CORRECTIONS TO INFORMATION.

You may correct any information at any time through accessing your secure client area and sending a support request; dispatching a written notification to our physical mailing address; contacting our office via telephone; and/or providing an electronic notification via facsimile or email to the Client Relationship Team.

EFFECTIVE AS OF APRIL 1st, 2016 and/or RETROACTIVE TO JANUARY 2007 (WHERE PERMISSIBLE)

CHANGES TO THE PRIVACY POLICIES WILL BE COMMUNICATED VIA ELECTRONIC NOTIFICATIONS AND POLICIES WILL BE MADE FOR PUBLIC ACCESS AT ALL TIMES AT WWW.OVLG.COM