

# PRIVACY POLICY



protect the personal information you share with us. "Personal information" means information that identifies you personally and is not otherwise available to the public. It may include personal financial information, such as credit history, income and employment history.

## *Information We May Collect and From Whom*

We collect personal information about you to offer you financing for lots, timeshares, interval estates, residential real estate and home building. The type of information we collect and the extent to which it is used varies depending on the products or services you purchase from us.

We may obtain information about you from applications and other forms you submit to us, from your transactions and dealings with us and others, from consumer reporting agencies, and from other sources, such as our Web site.

## *For example:*

- We may obtain information such as your name, address, telephone number, social security number, taxpayer identification number, assets and income from applications and other forms you submit to us.
- We may obtain information such as payment history from your transactions and other dealings with us and others.
- We may obtain information such as creditworthiness or credit history from consumer reporting agencies.
- We may obtain information based on your use of our Web site such as the name of your Internet Service Provider (ISP), your Internet Protocol (IP) address, your computer's operating system and Web browser, and your use of the information, products and services offered via our Web site.

## *Information We May Disclose*

In the course of our conducting our business there are circumstances in which we may disclose to other parties the information we collect about you, as described above. These disclosures are only made as permitted or required by law, such as disclosures to affiliates, lending institutions and organizations that perform services or functions on our behalf to serve you and to regulatory, law enforcement and governmental authorities.

For example, we may disclose all of the information we collect, as described above, to the property owners association, financial companies or organizations that perform administrative services for us, our accountants, our attorneys or to state and federal agencies governing the sale of our product.

When information is disclosed to a third party to perform services or functions on our behalf, we expect them to adhere to procedures and practices that maintain the confidentiality of your personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable privacy laws.

## *Confidentiality and Security*

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect your information.

## *Further Information*

We may change our privacy policy at any time. As long as you remain a customer, we will notify you of any modifications as required by law. Should your relationship with us end,

## **This notice applies to:**

Four Seasons Group, Inc.  
Four Seasons Lakesites, Inc.  
The Club at Porto Cima, Inc.  
LOMO Enterprises, LLC

## **Please direct inquiries to:**

Privacy Notice  
P.O. Box 430  
Lake Ozark, MO 65049

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We take very seriously our obligation to

we will continue to limit disclosures of your information in accordance with our stated privacy policy.