

Website Privacy Notice for Sims Ventures

1. Introduction

At Sims Ventures, we are committed to protecting your privacy. This Privacy Notice explains how we collect, use, disclose, and safeguard your information when you visit our website www.simsventures.com ("Site") or engage with us as a private lending service provider to Real Estate professionals, investors, and Home Builders.

As a private lender, we handle sensitive financial and personal information with the highest degree of confidentiality and security. This notice describes our privacy practices in compliance with applicable laws and regulations, including but not limited to the Gramm-Leach-Bliley Act (GLBA), California Consumer Privacy Act (CCPA), and other relevant data protection regulations.

2. Information We Collect

2.1 Information You Provide Directly

When you interact with our Site or services, you may provide:

Personal Identifiers: Name, address, email, phone number, date of birth, Social Security Number or Tax ID

Financial Information: Income, assets, liabilities, credit history, bank account details, tax returns

Business Information: Business name, ownership details, financial statements, business plans

Loan Application Information: Loan purpose, requested amount, collateral information

Communications: Correspondence, inquiries, and other information you provide when contacting us

2.2 Information We Collect Automatically

When you visit our Site, we may collect:

Technical Information: IP address, browser type, operating system, device information

Usage Data: Pages visited, time spent on pages, referral sources, clickstream data

Cookies and Tracking Technologies: We use cookies, web beacons, and similar technologies as described in Section 7

2.3 Information from Third Parties

We may receive information about you from:

Credit bureaus and reporting agencies

Financial institutions and references you provide

Public records and databases

Service providers and business partners

3. How We Use Your Information

We use the information we collect for the following business purposes:

3.1 To Provide Our Lending Services

Process and evaluate loan applications

Underwrite and structure loan agreements

Service loans and manage borrower relationships

Comply with lending regulations and requirements

3.2 For Business Operations

Communicate with you about your loan or application

Respond to inquiries and provide customer support

Improve our Site, services, and lending processes

Conduct analytics and internal research

3.3 For Legal and Regulatory Compliance

Verify identity and prevent fraud

Comply with anti-money laundering (AML) and know-your-customer (KYC) requirements

Fulfill legal obligations and respond to legal process

Enforce our terms and agreements

3.4 For Marketing (with your consent where required)

Inform you about our products and services

Send newsletters and updates (you may opt out at any time)

4. How We Share Your Information

We do not sell your personal information. We may disclose your information in the following circumstances:

4.1 Service Providers

We may share information with third-party service providers who perform services on our behalf, such as:

Credit reporting agencies

Document verification services

Payment processors

IT and hosting providers

Legal and accounting professionals

4.2 Legal Requirements

We may disclose information when required by law, such as:

To comply with court orders, subpoenas, or legal process

To government or regulatory authorities

To protect our rights, privacy, safety, or property

4.3 Business Transfers

In connection with a merger, acquisition, or sale of assets, your information may be transferred as part of the transaction.

4.4 With Your Consent

We may share information with third parties when you have given us explicit consent to do so.

5. How We Protect Your Information

We implement appropriate technical and organizational security measures designed to protect your personal information, including:

Encryption of sensitive data in transit and at rest

Access controls and authentication procedures

Regular security assessments and monitoring

Employee training on data protection

Secure document retention and destruction policies

However, no electronic transmission or storage method is 100% secure. We cannot guarantee absolute security of your information.

6. Your Privacy Rights

Depending on your jurisdiction, you may have certain rights regarding your personal information:

6.1 General Rights

Access: Request a copy of the personal information we hold about you

Correction: Request correction of inaccurate or incomplete information

Deletion: Request deletion of your personal information, subject to legal limitations

Opt-out: Opt out of marketing communications at any time

6.2 Specific Jurisdictional Rights

California Residents: Rights under CCPA/CPRA including right to know, delete, correct, and opt-out of "sales" or "sharing" of personal information (though we do not sell personal information)

Nevada Residents: Right to opt out of sale of covered information

To exercise your rights, please contact us using the information in Section 10. We will respond to verifiable requests in accordance with applicable laws.

7. Cookies and Tracking Technologies

Our Site uses cookies and similar technologies to:

Remember your preferences and settings

Analyze Site traffic and usage patterns

Enhance user experience

Support security features

You can control cookies through your browser settings. Note that disabling cookies may affect Site functionality.

8. Third-Party Links

Our Site may contain links to third-party websites. This Privacy Notice does not apply to those sites. We encourage you to review the privacy policies of any third-party sites you visit.

9. Data Retention

We retain personal information for as long as necessary to:

Fulfill the purposes outlined in this Privacy Notice

Comply with legal and regulatory obligations (including lending regulations that typically require retention of loan documents for several years)

Resolve disputes and enforce agreements

10. Children's Privacy

Our Site and services are not directed to individuals under 18. We do not knowingly collect personal information from children. If we become aware that we have collected information from a child, we will take steps to delete it.

11. Changes to This Privacy Notice

We may update this Privacy Notice periodically. The updated version will be posted on our Site with a revised "Last Updated" date. Material changes will be communicated as required by law.

12. Contact Us

If you have questions, concerns, or requests regarding this Privacy Notice or our privacy practices, please contact us at:

Sims Ventures

Attn: Privacy Officer

320 W. Lanier Ave

Fayetteville, GA 30214

E-mail us at: services@simsventures.com

Phone us at: 404.678.1070

13. Additional Information for Loan Applicants and Borrowers

As part of our lending activities, you will receive additional privacy disclosures as required by financial regulations, including but not limited to:

Privacy notices under the Gramm-Leach-Bliley Act

Specific disclosures related to credit reporting

State-specific financial privacy notices

These regulatory disclosures supplement this general website privacy notice.

Effective Date: August 23, 2025