**FlipNerd™ PRIVACY POLICY**

*last updated December 1, 2014*

**PLEASE NOTE: OUR PRIVACY POLICY CHANGES FROM TIME TO TIME. PLEASE CHECK BACK FOR UPDATES.**

FlipNerd.com (“FlipNerd™”, “we”, “us” or “our”) collects certain information about or related to you through this Site. Some of the information FlipNerd™ collects may be “personal information”—information that identifies you personally, alone or in combination with other information available to us. Other information may be non-personally identifiable, such as your IP address. This Privacy Policy will provide details and describe how and what information about you is gathered, used, and distributed as a function of this Site.

Use of this Site is not intended by persons under 18 years of age. You acknowledge that by using this Site and/or providing information and registering to use this Site and through the submission of information requested, you agree and approve of the terms and conditions of this Privacy Policy and subsequent amendments to this Privacy Policy by your continued use of this website. This Privacy Policy shall govern our use and disclosure of your personal information. If you do not consent to the collection, use, disclosure and transfer of your information as described in this Policy (and any Privacy Notices that apply to you), you may not use this Site. This Policy is part of the Terms & Conditions that govern your use of this Site. A link to our [Terms](http://www.biggerpockets.com/terms) & Conditions is provided at the bottom of each page of this Site.

We may unilaterally update or modify this Policy and any Privacy Notice, at any time and without any prior notice by posting a revised version of Privacy Policy on this Site. Your use of this Site following any such change constitutes your agreement that all information collected from or about you after the revised Privacy Policy is posted with be subject to the terms of the revised Privacy Policy.

**INFORMATION WE COLLECT**

We appreciate that the information you provide to us and that we gather may be personal and private. Some of this information is used to facilitate improvements to our website and to enhance your FlipNerd™ experience.

*Information You Manually Provide.* FlipNerd™ collects the information you manually provide (using your keyboard, mouse or touchpad) when you use this Site. For example, we collect the information you provide when you contact us or others (including other members, vendors and real estate investment clubs) with questions, identify your selected markets, express interest in registering for and/or purchasing a subscription plan, express interest in advertising on the Site, register with the Site and create a profile, create a virtual business card, create or update a property listing, participate in a forum discussion, or express interest in an upcoming event. Some of the information you manually provide may be personal information, such as your name and contact information.

*Information You Verbally Provide.* FlipNerd™ collects information you verbally provide (using your telephone or cellphone). Some of the information you verbally provide may be personal information, such as your name and contact information. Some of the telephone calls to FlipNerd™ or to third parties through FlipNerd™ may be routed through a third party telephone calling service and may be recorded or monitored for quality assurance and customer service purposes. If a call is recorded between you and a third party, it will be deemed private information of both you, FlipNerd™ and the third party.

*Information from Third-Party Social Media Platforms*. You may be able to register with, log on to, or enhance your profile on this Site by choosing to automatically populate the requested data fields with information you previously provided to a third-party social media platform (such as Facebook or Google). By doing this, you are asking the third-party platform to send us information, including personal information, from your profile on that platform. We treat that information as we do any other information you give to us when you register, log on or edit your profile.

*Information from Your Browser or Device*. FlipNerd™ collects information that is sent to us automatically by your web browser or mobile device. This information typically includes your IP address, the name of your operating system, the name and version of your browser, the date and time of your visit, and the pages you visit. The information we receive may depend on your browser or device settings.

The information we receive from your web browser and device is not, in and of itself, personally identifiable. Generally, we use this information in the aggregate to help us improve this Site and make it more compatible with the technology used by our visitors. However, we may combine it with other information in an attempt to identify you or we may combine it with information that does identify you. We may also review our server logs for security purposes – for example to detect intrusions into our network – and we might share our server logs, which contain visitors’ IP addresses, with the appropriate investigative authorities who could use that information to identify you.

*Your Location.*Using GPS technology, and with your opt-in consent, we may also collect precise, real-time location information from your mobile device and use that information to deliver tailored content through this Site. We may also share information about your location with your friends and other contacts, to the extent you interact with them using the social networking tools available on this Site.

Your mobile device may allow you to adjust your settings so that location information is not available to any mobile website or application. If you have questions about the security and privacy settings of your mobile or tablet device, please refer to instructions from your mobile service provider or the manufacturer of your device.

The information we receive from your mobile device is not personally identifiable, but we may link it to information that identifies you.

*Information Collected by Cookies and Other Technologies.* We use “cookies” and other technologies to collect information and support certain features of this Site. For example, we may use these technologies to:

* collect information about the ways visitors use this Site—which pages they visit, which links they use, and how long they stay on each page;
* support the features and functionality of this Site—for example, to save you the trouble of reentering information already in our database or to prompt the settings you established on previous visits;
* identify your location to personalize your experience when you use this Site;
* to identify a referral partner; and
* to improve our marketing efforts, including through use of targeted advertising.

The information we collect using cookies and similar technologies is not, in and of itself, personally identifiable, but we may link it to personal information that you provide. If you do not wish to receive cookies, you may set your browser to reject cookies or to alert you when a cookie is placed on your computer. Although you are not required to accept cookies when you visit this Site, you may be unable to use all of the functionality of this Site if your browser rejects our cookies.

### Information About Third-Party Cookies

In addition to the cookies FlipNerd™ delivers to your computer or mobile device through this Site, certain third parties may deliver cookies to you for a variety of reasons. For example, we use Google Analytics, a web analytics tool that helps us understand how visitors engage with our Sites. To learn more about Google Analytics, [click here](https://support.google.com/analytics/answer/6004245).

Other third parties may deliver cookies to your computer or mobile device for the purpose of tracking your online behaviors over time and across non-affiliated websites and/or delivering targeted advertisements either on this Site or on other websites.

If you don’t want information about your visit to this Site sent to Google Analytics, you may download an Opt-out Browser Add-on by [clicking here](https://tools.google.com/dlpage/gaoptout?hl=en). Please note that the Add-on does not prevent information from being sent to FlipNerd.

We may use third-party advertising companies to serve ads when you visit our websites. These companies may use information (not including your name, address, email address, or telephone number) about your visits to this and other websites in order to provide advertisements about goods and services of interest to you. If you would like more information about this practice and to know your choices about not having this information used by these companies, [click here](http://www.google.com/policies/technologies/ads/). This Privacy Policy covers the use of cookies by FlipNerd™ and does not cover the use of cookies by any advertisers. FlipNerd™ affiliates that offer goods and/or services on or through this site may place and access cookies on your computer. Cookies placed by affiliates are controlled by the affiliate's own privacy policy.

If you would like to opt-out of having interest-based information collected by certain entities during your visits to this Site or other websites, you should adjust your browser settings and delete these cookies.

### how we use your information

Any information FlipNerd™ compiles about you may be used in the following events:

* to establish and maintain your membership;
* to process payment for goods, services and membership provided to you;
* to assist you in obtaining the goods and services you request;
* to provide you with effective customer service;
* to provide you with a personalized experience when you use this Site;
* to contact you with information and notices related to your use of the Site;
* to assist in making offers, promotions, goods and/or services from FlipNerd™ and/or third party(ies) that we believe may be of interest to you;
* to update, improve, modify or enhance the operations of this website;
* to better understand your needs and interests;
* to improve our marketing and promotional efforts;
* for security, credit or fraud prevention purposes;
* in response to a subpoena, court order or other legal process;
* to assist law enforcement or other appropriate entities which we believe in good faith are conducting examinations or investigations of possible fraud or illegal activities;
* to investigate possible violations of our Terms & Conditions Agreement; or
* pursuant to a transfer of ownership of FlipNerd™.com
* for any other purpose identified in an applicable Privacy Policy, click-through agreement or other agreement between you and us.

### How We Share Your Information

*With Third–Party Vendors.*FlipNerd™ shares information collected through this Site with third-party vendors who act for us or on our behalf. For example, we may use third-party vendors to design and operate this Site; to conduct surveys; and to help us with our promotional efforts. These third-party vendors may need information about you to perform their functions.

*With Other Users of this Site*. One of this Site’s goals is to provide tools and resources to enhance real estate knowledge, networking, deal-making, and marketing. Thus, User Generated Content you post on this Site can be read, collected, and used by others. (In this Policy, “User Generated Content” or “UGC” refers to your publicly available profile information, your digital business card information, your property listing information, your bookmarked property information, your vendor information, vendor ratings and reviews, forum posts and comments and any and all content that you post using the social networking tools we make available to you.) In addition, we may feature you and your UGC on this Site in our newsletter or via other automated emails to our members. We may also use UGC you submit for advertising campaigns and other promotions. We may or may not use your name in connection with such use, and we may or may not seek your consent before using the content for such purposes. You should have no expectation of privacy with respect to UGC you submit on or through this Site.

*With Third-Party Social Media Platforms*. We may provide functionality on this Site that allows you to automatically post information about the actions you take on this Site to a third-party social media platform (such as Facebook, Twitter, Pinterest, LinkedIn and Google+). If you choose to take advantage of this functionality, people with access to your profile on the third-party platform may be able to see the actions you have taken—for example, the items you have purchased. Thus, you should have no expectation of privacy in those actions. Further, if you choose to link your profile on this Site, with an account on a third-party social media platform, we may share the information in your profile with that third-party platform.

*With Our Affiliates.*FlipNerd™ may share the information collected through this Site with other FlipNerd™ related entities. These affiliate companies are permitted to use your information for their own marketing purposes and in a manner otherwise consistent with this Policy.

*With Other, Carefully Selected Business Partners.*From time to time, we may share your information with selected third parties for their own marketing purposes. For example, we may partner with third parties to sponsor contests or other promotions, and we may share with these third parties the information you submit to us to participate in the contest or take advantage of the promotion. Before doing so, however, we may offer you the opportunity to “opt out” or “opt in,” as required by applicable law.

*In Aggregate or De-identified Form.* We use information collected through this Site to create a compiled, aggregate view of usage patterns. We may share aggregate information with third parties so they can better understand our user base. We may also share with third parties information about how particular individuals use this Site, but only on a de-identified basis (“Individualized Data”). Individualized Data is not personally identifiable, but it does reflect the usage patterns of a particular Site user, as opposed to Site users collectively. We may provide basic demographic information (gender and age) in conjunction with providing Individualized Data. Third parties typically use this information for analytical purposes and to market their own products and services. It is possible that third parties will attempt to “re-identify” de-identified data, and you should know that this is possible using external points of reference.

*As Part of a Business Transfer.* Your information may be transferred to successor organization if, for example, we transfer the ownership or operation of this Site to another organization or if we merge with another organization. If such a transfer occurs, the successor organization’s use of your information will still be subject to this Policy and the privacy preferences you have expressed to us.

*To Comply with Laws and Protect Our Rights and the Rights of Others.* We may disclose your information when we, in good faith, believe disclosure is appropriate to comply with the law, a court order or a subpoena. We may also disclose your information to prevent or investigate a possible crime, such as fraud or identity theft; to protect the security of this Site; to enforce or apply our online [Terms](http://www.biggerpockets.com/terms) & Conditions or other agreements; or to protect our own rights or property or the rights, property or safety of our users or others.

*As Described in a Privacy Notice or Click-Through Agreement.* We reserve the right to disclose your information as described in any Privacy Notice posted on a page of this Site where you provide that information. By providing your information on that page you will be consenting to the disclosure of your information as described in that privacy notice. We also reserve the right to disclose your information as described in any click–through agreement to which you have agreed.

### HOW WE PROTECT YOUR INFORMATION

FlipNerd™ takes reasonable precautions to provide a level of security appropriate to the sensitivity of the information we collect. Although we use reasonable measures to help protect your information against unauthorized use or disclosure, we cannot guarantee the security of information provided over the Internet or stored in our databases and will not be responsible for breaches of security beyond our reasonable control.

### how to modify your PERSONAL INFORMATION and privacy settings

If you would like to edit your personal information you have provided to us through this Site, you may be able to do so by logging into the Site, and using the drop down menu from your username, and selecting “My Profile”. Select “My Info” from the navigation toolbar and click “Edit this card”. If you wish to opt out of receiving further communication from us regarding future promotions or other goods and services, please update your privacy settings by logging in and selecting “Privacy Settings” from your username dropdown list. Please know that depending on what opt-out choices you select, your ability to maintain your membership and continue to obtain goods and services may be affected.

### RETENTION OF PERSONAL INFORMATION

FlipNerd™ retains the personal information collected on this Site as long as necessary to provide the services, products and information you request or as permitted by applicable law.

### THIS SITE IS based IN THE UNITED STATES

FlipNerd™ is owned by a US corporation. U.S. data protection laws may not provide as much protection as the data protection laws in force in some other countries; however, we will process your information in accordance with this Policy no matter where our data is stored. If you are located in a country outside the United States, by using this Site you consent to the transfer of your information to the United States.

### GOVERNING LAW

This Privacy Policy shall be governed under the laws of the State of Texas, United States of America without regard to its conflicts of law provisions.

### QUESTIONS

If you have questions about this Privacy Policy please contact us by email at [support@flipnerd.com](mailto:support@flipnerd.com) or by submitting an online form through the FAQ/Help section of the Site.