

<u>PERSONAL INFORMATION THAT MAY BE COLLECTED</u>	<u>WHY WE NEED IT</u>	<u>WHO DO WE SHARE IT WITH AND WHY</u>		
Property Related Information				
<ul style="list-style-type: none"> • Tenant Name and Contact Information (including phone, address, email, social networking info) 	<p>Our CRE Mortgage Banking Business may use some Personal Information as part of the process to confirm other property-related financial, operational, and business information used in the loan and other capital formation decision-making processes. We may also receive business records from our borrowers and potential borrowers that contain such information, even though it may not be needed or used in these decision-making processes. We may also use this information for internal business purposes. Once received, all information becomes part of our official business records and generally cannot be deleted from our systems. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p> <p>Our CRE Loan Servicing Business may use some Personal Information as part of the process to service loans that are owned by us and other lenders. We use this information to ensure that the borrower and related parties are performing and will continue to perform their obligations as required under the loan documents. We may also use this information to help identify potential issues with a loan in the future, and to operate the property if there is an event of default under a loan, followed by a foreclosure or similar action or proceeding. We may also use this information for internal business purposes. We may also receive business records from our borrowers and related parties that contain Personal Information, even though it may not be needed or used in our loan servicing activities. Once received, all information becomes part of our official business records and generally cannot be deleted from our systems. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p> <p>Our CRE Brokerage/Investment Sales Business may use some Personal Information as part of the process to help owners sell CRE properties and/or purchasers buy CRE properties. We use this information to prepare marketing and due diligence materials to be used in the sale of a property and to help buyers make their purchase decisions. We may also use this information for internal business purposes. We may also receive business records from the parties to a transaction that contain Personal Information, even though it may not be needed or used in our CRE brokerage or investment sales activities. Once received, all information becomes part of our official business records and generally cannot be deleted from our systems. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p>	<p>Our CRE Mortgage Banking Business may require us to share some Personal Information with other parties to a potential loan/capital transaction. For example, there may be other lenders and capital sources who are working with us on a transaction, who will need to receive all relevant information about a property, the borrower and related parties. Also, the loan origination process requires lenders and capital providers to hire subject matter experts to provide expert analytical, reporting and loan closing services. Some of these third-party vendors include property inspectors, physical and environmental engineers, appraisers, zoning experts, attorneys, credit/financial/background reporting services, rating agencies, underwriting services, and other third-party support vendors and independent contractors. In the course of their activities, these third parties may come into possession of Personal Information. Such information is typically provided/received pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p> <p>Our CRE Loan Servicing Business may require us to share some Personal Information with other parties to a loan/capital transaction. For example, there may be other lenders, capital sources, investors, trustees, and servicers who own or service a loan or other capital transaction, who will need to receive all relevant information about a property, the borrower and related parties. Also, the loan servicing and management processes may require us and these other parties to hire subject matter experts and other service providers. Some of these third-party vendors include property inspectors, physical and environmental engineers, appraisers, zoning experts, attorneys, credit/financial/background reporting services, rating agencies, underwriting services, and other third-party support vendors and independent contractors. In the course of their activities, these third parties may come into possession of Personal Information. Such information is typically provided/received pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p> <p>Our CRE Brokerage/Investment Sales Business may require us to share some Personal Information with other parties to a purchase/sale transaction. For example, the buyers and sellers, and their respective real estate brokers, lenders, investors, other capital sources, and third-party vendors will need to receive all relevant information about a property and the transaction. Some of the other third-party vendors may include property inspectors, physical and environmental engineers, appraisers, zoning experts, attorneys, credit/financial/background reporting services, underwriting services, and</p>		
<ul style="list-style-type: none"> • Lease Guarantor Name and Contact Information (including phone, address, email, social networking info) 				
<ul style="list-style-type: none"> • Unit Number and Occupancy Information 				
<ul style="list-style-type: none"> • Tenant/Guarantor Proof of Identity and Signatures (drivers' license, passport, and other I.D forms) 				
<ul style="list-style-type: none"> • Rent, Security Deposit and Other Charges and Deposits 				
<ul style="list-style-type: none"> • Rent Payment History 				
<ul style="list-style-type: none"> • Tenant Lease Application Information 				
<ul style="list-style-type: none"> • Tenant Lease Documents and Information 				
<ul style="list-style-type: none"> • Tenant/Guarantor Social Security Numbers 				
<ul style="list-style-type: none"> • Tenant/Guarantor Credit-Financial Information and Search Authorizations and Results 				
<ul style="list-style-type: none"> • Tenant/Guarantor Banking Information 				
<ul style="list-style-type: none"> • Tenant/Guarantor Employment & Income History 				
<ul style="list-style-type: none"> • Proof of Insurance 				
<ul style="list-style-type: none"> • Housing Assistance Information 				
<ul style="list-style-type: none"> • Copies of Communications 				
<ul style="list-style-type: none"> • Emergency Contact Information 				
<ul style="list-style-type: none"> • Automobile, License Plate and Related Information 				
<ul style="list-style-type: none"> • Names, Contact Information, Business Terms and Records for Product & Service Providers and Other Vendors and Business Relationships (including phone, address, email, social networking info) 				
<ul style="list-style-type: none"> • Photographs of/at the Property 				
<ul style="list-style-type: none"> • Reports, Licenses, Permits, Inspections and Other Legal Compliance Documents that Contain Some of the Above Information 				

Property Owner/Borrower Related Information	<p>Our Affordable Housing Tax Credit Business may use some Personal Information as part of the process to help owners structure tax credit transactions for their properties and to obtain related loans and other capital. We may also use such information to identify investors and others interested in acquiring tax credit investments. We may also use this information for internal business purposes. Once received, all information becomes part of our official business records and generally cannot be deleted from our systems. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p> <p>Our Software Application Business creates software and other applications that may ingest and analyze CRE property information (such as rent rolls and financial statements) that may contain Personal Information. Generally, this information is provided and controlled by the users of our software and other applications and the Personal Information included as part of this broader information is not needed or used by our software and other applications. We may, however, use this information for internal business purposes. It is possible that some of this information is stored on our systems and if so, it becomes part of our official business records and generally cannot be deleted by us. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p> <p>Our Start-Up and Next Stage Company Support Business may come into contact with Personal Information from and related to the businesses of the companies that we mentor. If a company that we mentor is developing a product or service that requires testing or validation, we may provide them with needed information, which may include some Personal Information. In either case, all such information is provided/received pursuant to confidentiality obligations and use restrictions and is subject to other operating protocols to ensure proper usage and confidentiality. If we receive such information, we may also use it for internal business purposes and if any of this information is stored on our systems, it becomes part of our official business records and generally cannot be deleted by us. We maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p>	<p>other independent contractors. In the course of their activities, these third parties may come into possession of Personal Information. Such information is typically provided/received pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p> <p>Our Affordable Housing Tax Credit Business may require us to share Personal Information with property buyers and sellers, tax credit purchasers and investors, and lenders and other capital sources. Our activities may also require us and these other parties to hire subject matter experts and other service providers. Some of these service providers include property inspectors, physical and environmental engineers, appraisers, zoning experts, attorneys, credit/financial/background reporting services, rating agencies, underwriting services, and other third-party support vendors and independent contractors. In the course of their activities, these third parties may come into possession of Personal Information. Such information is typically provided/received pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p> <p>Our Software Application Business may require us to use Personal Information to create derived data and blind data pools and share such information with other users of these software applications. Under such circumstances, we do not provide Personal Information directly to these users. Users of our software and applications may upload Personal Information into our systems and may have the ability to retrieve the Personal Information they uploaded. Under these circumstances, we do not have any control over the Personal Information they upload or retrieve. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p> <p>Our Start-Up and Next Stage Company Support Business may share Personal Information to test or validate a product or service being developed by a company that we mentor. Such information is typically provided/received pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p>
<ul style="list-style-type: none"> Owner/Borrower Name and Contact Information (including phone, address, email, social networking info) 		
<ul style="list-style-type: none"> Loan Guarantor Name and Contact Information (including phone, address, email, social networking info) 		
<ul style="list-style-type: none"> Names, Contact Information for Investors, Affiliates and Other Parties Related to Borrower/Owner/Guarantor (including phone, address, email, social networking info) 		
<ul style="list-style-type: none"> Borrower/Owner/Guarantor Financial Statements, Tax Returns, and other Credit-Financial Information 		
<ul style="list-style-type: none"> Financial Statements, Tax Returns and Invoices, Bios, Investment Summaries, and other Credit-Financial Information and Search Authorizations and Results for Investors, Affiliates and Other Parties Related to Borrower/Owner/Guarantor 		
<ul style="list-style-type: none"> Banking Information for Borrower/Owner/Guarantor and their Investors, Affiliates and Other Related Parties 		
<ul style="list-style-type: none"> Social Security, Tax ID Numbers and Entity Records for Borrower/Owner/Guarantor and their Investors, Affiliates and Other Related Parties 		
<ul style="list-style-type: none"> Loan, Purchase & Sale, Operating and Other Documents, Agreements, Communications and Related Information Relating to the Businesses of Borrower/Owner/Guarantor and their Investors, Affiliates and Other Related Parties 		
<ul style="list-style-type: none"> Property Related Information Described Above 		

General Business Records		
<ul style="list-style-type: none"> Contact Information for Clients, Prospective Clients and Other Business Contacts (including phone, address, email, and other personal info) 	<p>General Business Operations may result in us receiving Personal Information that does not directly support any specific line of business. Under such circumstances, we use such information for the purposes provided, which may include internal business purposes. Once received and stored on our systems, this information becomes part of our official business records and generally cannot be deleted. In any event, we use and maintain all such information in accordance with our various legal, contractual, regulatory, record retention and other business compliance requirements and obligations.</p>	<p>General Business Operations may result in us sharing Personal Information with outside vendors and independent contractors that help support our general business operations. For example, we may provide such information to attorneys, accountants, banks, payroll processing companies, talent recruiters, technology support companies, landlords, insurance carriers, and other types of product and services providers that typically provide support to companies and operations like ours. Such information is typically provided pursuant to confidentiality obligations and use restrictions and becomes part of their official business records, which generally cannot be deleted. We may also be compelled to provide Personal Information in response to government, quasi-government and legal proceeding requests.</p>
<ul style="list-style-type: none"> Names, Contact Information, Banking Information, Benefits and Employment Terms and Records for Employees (including phone, address, email, and other personal info, which may include information about family members) 		
<ul style="list-style-type: none"> Names, Contact Information, Banking Information, Benefits and Engagement Terms and Other Business Records for Independent Contractors (including phone, address, email, and other personal info, which may include information about family members) 		
<ul style="list-style-type: none"> Names, Contact Information, Banking Information, Business Terms and Records for Product & Service Providers and Other Vendors and Business Relationships (including phone, address, email, and other personal info) 		
<ul style="list-style-type: none"> Credit-Financial Information, Proof of Identity, Employment and Residency History, Search Authorizations and Results, Social Security and Tax ID Numbers, Banking Information, Government License/Approval Information, Emergency Contact and Family Information for All of the Above 		