WEBSITE PRIVACY POLICY

Last updated: ***October 15, 2026***

PLEASE READ THIS POLICY CAREFULLY TO UNDERSTAND HOW WE TREAT YOUR PERSONAL INFORMATION AS WELL AS YOUR CHOICES AND RIGHTS. IF YOU DO NOT AGREE WITH THE TERMS OF THIS POLICY, YOU SHOULD NOT ACCESS OR USE THE SITE.

THE SITE IS INTENDED FOR USERS LOCATED IN THE UNITED STATES, AND IT IS NOT INTENDED FOR USERS LOCATED IN OTHER COUNTRIES, INCLUDING THE EUROPEAN UNION AND THE EUROPEAN ECONOMIC AREA.

INTRODUCTION

Abberly Liberty Crossing (referred to as "**we**," "**us**," and "**our**") is committed to protecting the privacy and security of the personal information we collect, use, share, and otherwise process as part of our business. We also believe in transparency, and we are committed to informing you about how we treat the data we collect and process.

This Privacy Policy (the "**Policy**") describes our practices regarding your personal information when you visit our website, **www.abberlylibertycrossing.com** (the "**Site**"). By continuing to use this Site and App, you are agreeing to the collection, use, and disclosure of personal information as described in our Privacy Policy. If you do not agree with the terms of this Policy, we ask that you please do not use the Site and App.

For Maryland residents. We sell or share your data to third parties and/or process your data for purposes of targeted advertising. In addition, we may also process your data for automated profiling, including via artificial intelligence and machine-learning tools, to support our evaluation, screening, and assessment applicants and other individuals in furtherance of decisions that produce legal or similarly significant effects. For information about how to opt-out of such sale, processing, or profiling, please see the "Your Rights and Choices Regarding Personal Information" section below.

WHAT INFORMATION DO WE COLLECT?

We collect the information listed below for the purposes described in the "*How Do We Use and Share Your Information?*" section of this Policy, including, where applicable, to share with third parties.

Category	Description
Contact Information	When you visit our Site or contact us, we may collect or receive your name, mailing address, location, address, zip code, email address, and telephone number.
Account Information	When you create a user account with us, we collect your name, e-mail address, telephone number, and the password that you choose to create.
Maintenance Requests	If you submit an online maintenance request, in addition to your Contact and Account Information, we collect your name, email address, telephone number, apartment unit number, and information you choose to provide regarding your requested maintenance.
Payment Information	When you make a purchase or conduct a transaction, in addition to your Account Information and Contact Information, we (or, where applicable, our third party payment processor or identity verification vendors) collect your address, state of residence, date of birth, picture, payment information (credit card number, security code, and expiration date), and verification information required by law, which may include your social security number and a copy of your government-issued ID. We may also keep a record of your transactions, which may be associated with your Account Information.
Application Information	If you complete your application online, we will receive your name, title, phone number, email address, date of birth, social security number, and marital status; any quote information that you provide; your prior addresses and residency and eviction history; your criminal history; information about your current and prior employment, including your employer's name, address and phone number as well as your job title; information about your finances, including your income; information about your vehicles, including license plate numbers; and information about your emergency contacts, including their names, addresses, phone numbers, and relationship to you.
Communications and Inquiries	When you subscribe to our newsletter, submit a question to a builder, or otherwise contact us with questions or communications concerning the Site or our services, we may collect or receive your Contact Information, zip code, and any message you choose to provide.

Cookies and Similar Technologies	The Site uses cookies and similar technologies as described in the "*Cookies and Similar Technologies*" section of this Policy. If you choose to disable cookies and similar technologies, some areas and features of the Site or App may not work properly.
Usage Data	When you visit the Site, we automatically collect information from your device, which includes the date and time of access, your Internet Protocol (IP) address or unique device identifier, your device type, your operating system, your browser type, and information about what pages portions of the Site you visit.

Chatbots

We may use chatbots to help provide customer service and support, including through the use of a virtual assistant. A chatbot is a software application that mimics human conversations in text interactions on our Site. It enables the communication between a human and a machine. The chatbot is designed to work without the assistance of a human operator and is designed to respond to questions posed to it in natural language as if it were a real person using a combination of pre-programmed scripts and machine learning algorithms. While a chatbot aims to offer accurate and helpful responses, its information may not always be exhaustive, up-to-date, or tailored to individual circumstances.

If you use a chatbot on our Site, we will collect any personal information you provide to us. We will also create and store a transcript of your chat interaction with us which will be shared and stored with our third-party service provider for the chatbot service. We use these transcripts for quality control, customer service, fraud prevention, and security. We do not assume any liability for actions taken based on the chatbot's responses. By using our Site and our chatbot, you acknowledge and agree to these terms.

Cookies and Similar Technologies

What are first and third-party cookies? A "cookie" is a small file created by a web server that can be stored on your device (if you allow) for use either during a particular browsing session (a "session" cookie) or a future browsing session (a "persistent" cookie). "Session" cookies are temporarily stored on your device and remain there until they expire at the end of your browsing session. "Persistent" cookies remain stored on your device until they expire or are deleted by you. Local shared objects (or "flash" cookies) are used to collect and store information about your preferences and navigation to, from, and on a website. First-party cookies are set by

the website you are visiting, and they can only be read by that site. Third-party cookies are set by a party other than that website.

What are "similar technologies"? In addition to cookies, there are other data collection technologies, such as Internet tags, web beacons, pixels (clear gifs, pixel tags, and single-pixel gifs), and navigational data collection (log files, server logs, etc.) that can be used to collect data as you navigate through and interact with a website. For example, web beacons are tiny graphics with unique identifiers that are used to understand browsing activity. UTM codes are strings that can appear in a URL when you move from one web page or website to another. The string can represent information about your browsing, such as which advertisement, page, or publisher sent you to the receiving website.

What cookies and similar technologies are in use on the Site? The Site uses cookies and similar technologies to improve Site functionality, to measure and track how you interact with the Site, to perform analytics, to market to you, to track ad-driven activity, and to otherwise tailor our communications with you. Our Cookie Preferences can be found in the footer section of **www.abberlylibertycrossing.com**.

Other third-party technologies. Some third parties may use data collection technologies to collect information about you when you browse the Internet. We do not control these third parties' technologies or how they may be used. If you have questions about targeted content, you should contact the responsible party directly or consult their privacy policies.

Choices about cookies and similar technologies. Most web browsers are set by default to accept cookies. If you do not wish to receive cookies, you may set your browser to refuse all or some types of cookies or to alert you when cookies are being stored. These settings may affect your enjoyment of the Site's functionality. Adjusting the cookie settings may not fully delete all of the cookies that have already been created. To delete them, you should review your web browser settings after you have changed your cookie settings. The links below provide additional information about how to disable cookies or manage the cookie settings:

Google Chrome: https://support.google.com/chrome/answer/95647?hl=en

Firefox: https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences

Microsoft Edge: https://support.microsoft.com/en-us/microsoft-edge/delete-cookies-in-microsoft-edge-63947406-40ac-c3b8-57b9-2a946a29ae09

Safari: https://support.apple.com/guide/safari/manage-cookies-sfri11471/mac and https://support.apple.com/en-us/HT201265

For more information about how to modify your browser settings to block or filter cookies, visit http://www.aboutcookies.org/. You may learn more about internet advertising practices and related consumer resources at https://youradchoices.com/control, https://thenai.org/about-online-advertising/faq, and http://www.networkadvertising.org/choices.

HOW DO WE USE AND SHARE YOUR PERSONAL INFORMATION?

How do we use the information described in this Policy? To the extent permitted by applicable law, we may use the information described in the "*What Information Do We Collect*" section above for purposes listed below.

- To process rental applications;
- To run credit checks in connection with your rental application;
- To generate leases for our tenants;
- Facilitate, process, and complete payments and other transactions;
- Provide maintenance and repair services;
- Operate and improve our operations, business, services, and the Site;
- Manage our properties;
- Provide you with services, content, customer service, and functionality;
- Honor our terms of service and contracts;
- Manage our relationship with you;
- Improve our services and develop new services;
- Maintain our databases and back-ups, including records of your lease and our communications with you;
- Ensure the privacy and security of our Site and services;
- Detect fraud and prevent loss;
- Verify information;
- Support and improve the Site, including evaluations of functionality and features;
- Improve our customer service;
- Communicate with you and respond to your feedback, requests, questions, or inquiries;

- Promote our properties and services;
- Contact you about other properties, products and services;
- Improve our marketing efforts, including by providing more tailored advertising;
- Assess the success of marketing campaigns;
- Analyze use of the Site and our services and prepare aggregate traffic information;
- Recognize your device and remember your preferences and interactions;
- Provide you with a more personal and interactive experience on the Site;
- Determine and track user interests, trends, needs, and preferences;
- General business support purposes, including but not limited to procurement, financial and fiscal management, risk and compliance management, and external reporting
- Facilitate corporate mergers, acquisitions, reorganizations, dissolutions, or other transfers;
- Obtain and maintain insurance coverage, manage risks, and obtain professional advice;
- Accomplish any other purpose related to and/or ancillary to any of the purposes and uses described in this Policy for which your information was provided to us;
- Accomplish another purpose described to you when you provide the information, for which you have consented, or for which we have a legal basis under law;
- Comply with federal, state, or local laws;
- Comply with a civil, governmental, or regulatory inquiry, order, subpoena, summons, or process;
- Cooperate with law enforcement agencies;
- Exercise or defend legal rights or claims; and
- Create, use, retain, or disclose de-identified or aggregated data.

When we maintain and use de-identified data, we will not attempt to re-identify the data.

Profiling: We use automated profiling, including artificial intelligence and machine-learning tools, to support our evaluation, screening, and assessment of applicants who apply for housing or housing-related services. This processing may involve analyzing Personal Data to evaluate characteristics or eligibility criteria relevant to housing decisions.

This profiling is conducted in furtherance of decisions that may produce legal or similarly significant effects, including decisions relating to housing eligibility, application outcomes, or related determinations.

We may also disclose or share Personal Data with service providers or third parties that support these profiling activities, consistent with this Privacy Policy and applicable law. Maryland residents have the right to opt-out of the processing of Personal Data for profiling. You may exercise this right by submitting a request as described in the "Your Rights and Choices Regarding Personal Information" section below.

How do we disclose or share the information described in this Policy? To the extent permitted by applicable law, we may share the information described above for purposes listed below.

Category	Description
Affiliates	We may share your information with our subsidiaries and affiliates and with their respective officers, directors, employees, and agents.
Corporate Transactions	We may disclose your information in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of our company or some or all of our assets. If our business is acquired by or merged with another company, your information may be transferred to the new owners.
Disclosures with Your Consent	We may ask if you would like us to share your information with other unaffiliated third parties who are not described elsewhere in this Policy. We will only disclose your information in this context with your consent.
Legal Obligations and Rights (Subpoenas, Court Orders, and Warrants)	We may disclose information in response to subpoenas, warrants, court orders or other legal process, or to comply with relevant laws. We may also share information in order to establish or exercise our legal rights or claims; to defend against a legal claim; and to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our contracts.
Third Parties	We may provide information about you to advertisers and other third parties that we allow to advertise and/or make their goods or services available to you on our Sites. These parties may combine your personal information with their

	own records for their own purposes, including for their own and third-party marketing.
Service Providers and Advisors	We may share information with our service providers and professional advisors (accountants, attorneys, etc.) that need access to information to provide services on our behalf. Among other things, service providers help us to fulfill orders; process payments; administer the Site; provide technical support; offer customer support; send marketing, promotions and communications; provide advertising services; provide data analytics services; assist with auditing; perform quality and safety-related services; and assist with other legitimate purposes permitted by law. Our service providers are contractually obligated to keep personal information confidential, retain, use, or disclose your personal information for only the business purposes for which we disclose it to them, and to process the personal information with the same standards set out in this Policy
Deidentified or Aggregated Data	We may disclose aggregated information and anonymous or de-identified data that does not identify any specific individual, such as groupings of demographic data or user preferences, including for purposes such as new product and marketing development.
Digital Marketing and Business Vendors	We share information, including your Usage Information and information collected via cookies and similar technologies, with certain business and marketing vendors for purposes of providing marketing, analytics, and better engaging with you.

HOW LONG DO WE KEEP YOUR INFORMATION?

We will keep your information for as long as is necessary to fulfill the purposes for which it was collected, to comply with our business requirements and legal obligations, to resolve disputes, to protect our assets, to provide our services, to operate our business, and to enforce our agreements.

We take reasonable steps to delete the personal information we collect when (1) we have a legal obligation to do so, (2) we no longer have a purpose for retaining the information, and (3) if you ask us to delete your information, unless we determine that

doing so would violate our existing, legitimate legal, regulatory, dispute resolution, contractual, or similar obligations. We may also decide to delete your personal information if we believe it is incomplete, inaccurate, or that our continued storage of your personal information is contrary to our business objectives or legal obligations. When we delete data, it will be removed from our active servers and databases, but it may remain in our archives when it is not practical or possible to delete it.

We may retain and use anonymous, de-identified, or aggregated information for as long as is permitted under applicable law.

HOW DO WE PROTECT YOUR INFORMATION?

We have adopted security measures that are designed to protect the personal information under our control. From time to time, we review our security procedures and consider new technologies and methods.

But, no security system is perfect, and no data transmission is 100% secure. Although we strive to protect personal information, we cannot guarantee or warrant the security of any information transmitted to or from the Site. Your use of the Site is at your own risk. We cannot guarantee that your data will remain secure in all circumstances.

If a data breach compromises your personal information, we will notify you and any applicable regulator when we are required to do so by applicable law.

YOUR RIGHTS AND CHOICES REGARDING PERSONAL INFORMATION

Please use the "Contact Us" details provided at the end of this Policy to exercise your rights and choices under this Policy. We honor such requests when we are required to do so under applicable law.

Email Opt-Out. We may send you emails about our services and other updates. If you no longer wish to receive communications from us via email, you may opt-out by clicking the "unsubscribe" link at the bottom of our emails, if applicable, or by submitting a request via the "Contact Us" details at the end of this Policy and providing your name and email address so that we may identify you in the opt-out process. Once we receive your instruction, we will promptly take corrective action. Please note that registered users cannot opt-out of receiving transactional e-mails related to their account.

Right to Confirmation and Access. Residents of certain states have the right to confirm whether we process their personal information and to access such personal information.

Right to a Copy. Residents of certain states have the right to access their personal information, including a right to obtain a copy of the individual's personal information in a portable and, to the extent technically feasible, readily usable format that allows the individual to transmit the data to another entity without hindrance. Residents of certain states also have the right to receive a list of specific third parties to which we have disclosed the individual's personal information.

Right to Know. Residents of certain states have the right to request: (1) the specific pieces of personal information we have collected about you; (2) the categories of personal information we have collected about you; (3) the categories of sources from which the personal information is collected; (4) the categories of personal information about you that we have sold or shared and the categories of third parties to whom the personal information was sold or shared; (5) the categories of personal information about you that we disclosed for a business purpose and the categories of third parties to whom the personal information was disclosed for a business purpose; (6) the business or commercial purpose for collecting, disclosing, selling, or sharing personal information; and (7) the categories of third parties to whom we disclose personal information. Our response will cover the 12-month period preceding our receipt of a verifiable request unless a longer period is requested by you.

Right to Delete. Residents of certain states have a right to request the erasure/deletion of certain personal information collected or maintained by us. As described herein, we will delete your personal information from our records and, as applicable, notify any service providers and contractors (as defined under applicable law) to delete your personal information from their records. However, we are not required to honor a deletion request if an exemption applies under the law.

Right to Correct. Residents of certain states have a right to correct inaccuracies in their personal information, taking into account the nature of the personal information and the purposes for which we process the personal information. We will use commercially reasonable efforts to correct the inaccurate personal information as directed by you.

Rights Regarding Sensitive Data. We only process sensitive data with your consent or where otherwise permitted by applicable law. Where you have provided consent to this processing, you may revoke your consent or opt-out of the processing of your

sensitive data at any time. For residents of Maryland, we only collect, share, or use Sensitive Data where strictly necessary to provide or maintain a specific product or service that you request, and we do not sell or share Sensitive Data except where permitted by law.

Right to Opt-Out. Residents of certain states have the right to direct us to stop selling your personal information to third parties and to refrain from doing so in the future. Residents of certain states also have the right to opt-out of targeted advertising and profiling based on your personal information. You may submit a request to opt-out of the selling or sharing of your personal information using the Submission Instructions identified below or by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC) (on the browsers and/or browser extensions that support such a signal). If you do not have an account with us or you are not logged into your account, the signal sent by your browser will be linked to your browser only and will not be linked to your account, as we do not have a way to associate the browser with your account. In addition to the submission instructions below, you can opt-out of certain targeted advertising by adjusting your cookie preferences via the cookies banner.

Submission Instructions. You may submit a request to exercise one of the above rights via our **website** or by telephone call to **(919)461-0587**. If a request is submitted in an incorrect manner or if it is deficient, we will either (1) treat the request as if it had been submitted via the designated manner, or (2) provide you with specific directions on how to submit the request or remedy any deficiencies, as applicable.

Verification Process. We are required to verify the identities of those who submit requests to exercise certain of the above rights. To determine whether the individual making the request is the consumer about whom we have collected information, we will verify your identity by matching the identifying information provided by you in the request to the personal information that we already maintain about you. As a part of this process, you will be required to provide your name, email address, mailing address, and/or telephone number. We will inform you if we cannot verify your identity.

- If we cannot verify the identity of the person making a request for categories of personal information, we may deny the request. If the request is denied in whole or in part for this reason, we will provide a copy of, or direct you to, our privacy policy.
- If we cannot verify the identity of the person making the request for specific pieces of personal information, we are prohibited from disclosing any specific pieces of personal information to the requestor. However, if denied in whole or

in part for this reason, we will evaluate the request as if it is seeking the disclosure of categories of personal information about the consumer.
- If we cannot verify the identity of the person making a Request to Delete, we may deny the request.
- If there is no reasonable method by which we can verify the identity of the requestor to the degree of certainty required, we will state this in our response and explain why we have no reasonable method by which we can verify the identity of the requestor. In such cases we may not be required to comply with the request or may request additional information reasonably necessary to verify the request.

Authorized Agents. Authorized agents may submit requests via the methods identified in this Policy. If you use an authorized agent to submit a request to know or a request to delete, we may require: (1) the authorized agent to provide proof that you gave the agent signed permission to submit the request; (2) you to verify your identity directly with us; and (3) you to directly confirm with us that you provided the authorized agent permission to submit the request. However, we may not require these actions with respect to confirmed guardianship, conservatorship, power of attorney, or other protective arrangement in accordance with applicable law.

Excessive Requests. If requests from a consumer are manifestly unfounded or excessive, in particular because of their repetitive character, we may either (1) charge a reasonable fee, or (2) refuse to act on the request and notify the consumer of the reason for refusing the request. If we charge a fee, the amount will be based upon the administrative costs of providing the information or communication or taking the action requested.

Non-Discrimination. You have the right not to receive discriminatory treatment by us due to your exercise of the above rights. We do not discriminate against individuals for exercising their rights under applicable law.

Appeals Process. Residents of certain states have the right to appeal a refusal to take action on a request within a reasonable time after your receipt of the decision. You may submit an appeal by responding with a comment on your request in our online portal or by calling our toll-free telephone number **(919)461-0587**. We will inform you of any action taken or not taken in response to the appeal, along with a written explanation of the reasons in support of the response.

Accuracy and Updating Your Information. Our goal is to keep your information accurate, current, and complete. If any of the information you have provided to us

changes, please let us know via the "Contact Us" details at the end of this Policy. We are not responsible for any losses arising from any inaccurate, inauthentic, deficient, or incomplete personal data that you provide to us.

Complaints. If you believe your rights relating to your personal information have been violated, please contact us via the "Contact Us" details provided at the end of this Policy.

California Shine the Light. Under California Civil Code Section 1798.83, California residents who provide personal information in obtaining products or services for personal, family, or household use may be entitled to request and obtain from us once a calendar year information about the information we shared, if any, with other businesses for direct marketing uses. At present, we do not share your personal information with third parties for those third parties' direct marketing purposes. Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing, if any, will be included in our response. As part of the California Online Privacy Protection Act, all users of our Site may make any changes to their information at any time by contacting us at **Privacy@AbberlyLibertyCrossing.com**.

Nevada Residents. You may submit a verified request to us at **Privacy@AbberlyLibertyCrossing.com** to request that we not make any sale (as defined under Nevada law) of any covered information (as defined under Nevada law) that we have collected or will collect about you. Please provide your name and contact information in your request. We will respond to your request in accordance with Nevada law.

THIRD-PARTY SITES AND SERVICES

This Policy only applies to the Site. It does not apply to any websites, applications, or services provided by third parties.

The Site may include links to, and content from, third parties. These links are to external resources and third parties that have their own privacy policies. It may not always be clear which links are to external, third-party resources. If you click on a third-party link, you will be redirected away from the Site. You can check the URL to confirm whether you have left the Site.

We cannot and do not (1) guarantee the privacy or security practices of third parties or any content provided by third parties; (2) control third parties' collection or use or

your information; or (3) endorse any third-party information, products, services, applications, or websites.

Any information provided by you or collected from you by a third party will be governed by that party's privacy policy and terms of use. You should review their privacy policy and terms of use carefully.

CHILDREN

The Children's Online Privacy Protection Act ("COPPA"), as well as other data privacy regulations, restrict the collection, use, or disclosure of personal information from and about children on the Internet. Our Site and services are not directed to children under the age of 13, and we do not knowingly collect information from children under the age of 13. No one under the age of 13 may access, browse, or use the Site or provide any information to us. If we learn that we have collected or received personal information from a child under the age of 13 without a parent's or legal guardian's consent, we will take steps to stop collecting that information and to delete it. If you believe we have received information from a child under the age of 13, please contact us using the "Contact Us" details provided below.

For more information about the Children's Online Privacy Protection Act, please visit the Federal Trade Commission's website at: https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/childrens-online-privacy-protection-rule.

UPDATES AND CHANGES TO THIS POLICY

We may update this Policy from time to time. If we change this Policy, we will post the revised version on our Site. Any changes, updates, and modifications will be effective immediately upon posting. If we make material changes, we may also notify you through a notice on the Site's homepage and/or send you an email regarding the updates.

You should read this Policy carefully before using the Site, and you should review it from time to time so that you are aware of its current terms. Your continued use of the Site after the "Last Updated" date will constitute your acceptance of and agreement to any changes and to our collection, use, and sharing of your information according to the then-current Policy. If you do not agree with this Policy, you should not use the Site.

CONTACT US

For more information or if you have questions about this Policy or wish to exercise your rights or submit a complaint, you may contact us using the information below:

In Writing: **16200 Croft Drive Charlotte, NC 28269**

By Email: **Privacy@AbberlyLibertyCrossing.com**