

## SECOND STREET FUND PRIVACY POLICY

Last updated April 1, 2025.

This Privacy Policy describes how and why we might access, collect, store, use, and/or share ("process") your personal information when you use our services, including when you visit our website at <http://www.secondstreetfund.com>, or any website of ours that links to this Privacy Policy:

Property Name	URL
Denzien	<a href="https://www.denizenoakland.prospectportal.com">https://www.denizenoakland.prospectportal.com</a>
Mason	<a href="https://www.masonathive.prospectportal.com">https://www.masonathive.prospectportal.com</a>
Monogram	<a href="https://www.monogramoakland.prospectportal.com">https://www.monogramoakland.prospectportal.com</a>
Rasa	<a href="https://www.rasaoakland.prospectportal.com">https://www.rasaoakland.prospectportal.com</a>
Rowhaus	<a href="https://www.rowhausoakland.prospectportal.com">https://www.rowhausoakland.prospectportal.com</a>
Spring Run	<a href="https://www.springruntownhome.prospectportal.com">https://www.springruntownhome.prospectportal.com</a>
Tapestry Townhomes	<a href="https://www.tapestrytownhome.prospectportal.com">https://www.tapestrytownhome.prospectportal.com</a>
Rincon Green	<a href="https://www.rincongreen.prospectportal.com">https://www.rincongreen.prospectportal.com</a>

### SECOND STREET FUND

Second Street Fund, Inc., and its affiliates, subsidiaries, and other related entities operating apartment communities owned or managed by Second Street Fund, Inc. (collectively, "SECOND STREET FUND"), protect and use your personal information.

### Questions or concerns?

Reading this Privacy Policy will help you understand your privacy rights and choices. We are responsible for making decisions about how your personal information is processed. If you do not agree with our policies and practices, please do not use our services.

### SUMMARY OF KEY POINTS

*This summary provides key points from our Privacy Policy*

### What personal information do we process?

When you visit, use, or navigate our services, we may process personal information depending on how you interact with us and the services, the choices you make, and the products and features you use.

**Do we process any sensitive personal information?**

Some of the information may be considered "special" or "sensitive" in certain jurisdictions, for example your racial or ethnic origins, sexual orientation, religious beliefs, national origin, marital status, and other demographic data. We may process sensitive personal information, when necessary, with your consent or as otherwise permitted by applicable law.

**Do we collect any information from third parties?**

We do not collect any information from third parties.

**How do we process your information?**

We process your information to provide, improve, and administer our services, communicate with you, for security and fraud prevention, and to comply with law. We may also process your information for other purposes with your consent. We process your information only when we have a valid legal reason to do so.

**In what situations and with which types of parties do we share personal information?**

We may share information in specific situations and with specific categories of third parties.

**How do we keep your information safe?**

We have adequate organizational and technical processes and procedures in place to protect your personal information. However, no electronic transmission over the internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information.

**What are your rights?**

Depending on where you are located geographically, the applicable privacy law may mean you have certain rights regarding your personal information.

**How do you exercise your rights?**

The easiest way to exercise your rights is by contacting us. We will consider and act upon any request in accordance with applicable data protection laws.

**1. WHAT INFORMATION DO WE COLLECT?****Personal information you disclose to us**

***In Short:** We collect personal information that you provide to us.*

We collect personal information that you voluntarily provide to us when you register on the services, express an interest in obtaining information about us or our services, when you participate in activities on the services, or otherwise when you contact us.

**Personal Information Provided by You.**

The personal information that we collect depends on the context of your interactions with us and the services, the choices you make, and the products and features you use. The personal information we collect may include the following:

<b>Contact preferences</b>	<b>Emergency contact information</b>	<b>Move-in date</b>
<b>Date of birth</b>	<b>Contact or Authentication data</b>	<b>Passwords</b>
<b>Debit/credit card numbers</b>	<b>Employment history</b>	<b>Phone numbers</b>
<b>Driver's license data</b>	<b>Job titles</b>	<b>Rental history</b>
<b>Email addresses</b>	<b>Mailing addresses</b>	<b>Salary</b>
<b>Social Security Number</b>	<b>Usernames</b>	<b>Names</b>

**Sensitive Information**

When necessary, with your consent or as otherwise permitted by applicable law, we process the following categories of sensitive information:

- Financial Data
- Credit Worthiness Data
- Social Security Numbers or Other Government Identifiers

**Payment Data.**

We may collect data necessary to process your payment if you choose to make purchases, such as your payment instrument number, and the security code associated with your payment instrument. All payment data is handled and stored by us.

All personal information that you provide to us must be true, complete, and accurate, and you must notify us of any changes to such personal information.

**Information automatically collected**

***In Short:** Some information — such as your Internet Protocol (IP) address and/or browser and device characteristics — is collected automatically when you visit our services.*

We automatically collect certain information when you visit, use, or navigate the services. This information does not reveal your specific identity (like your name or contact information) but may include device and usage information, such as your IP address, browser and device characteristics, operating system, language preferences, referring URLs, device name, country, location, information about how and when you use our services, and other technical information. This information is primarily needed to maintain the security and operation of our services, and for our internal analytics and reporting purposes. Like many businesses, we also collect information through cookies and similar technologies.

The information we collect includes:

- **Log and Usage Data.** Log and usage data is service-related, diagnostic, usage, and performance information our servers automatically collect when you access or use our services and which we record in log files. Depending on how you interact with us, this log data may include your IP address, device information, browser type, and settings and information about your activity in the services (such as the date/time stamps associated with your usage, pages and files viewed, searches, and other actions you take such as which features you use), device event information (such as system activity, error reports (sometimes called "crash dumps"), and hardware settings).
- **Device Data.** We collect device data such as information about your computer, phone, tablet, or other device you use to access the services. Depending on the device used, this device data may include information such as your IP address (or proxy server), device and application identification numbers, location, browser type, hardware model, Internet service provider and/or mobile carrier, operating system, and system configuration information.
- **Location Data.** We collect location data such as information about your device's location, which can be either precise or imprecise. How much information we collect depends on the type and settings of the device you use to access the services. For example, we may use GPS and other technologies to collect geolocation data that tells us your current location (based on your IP address). You can opt out of allowing us to collect this information either by refusing access to the information or by disabling your Location setting on your device. However, if you choose to opt out, you may not be able to use certain aspects of the services.

## 2. HOW DO WE PROCESS YOUR INFORMATION?

***In Short:** We process your information to provide, improve, and administer our services, communicate with you, for security and fraud prevention, and to comply with law. We may also process your information for other purposes with your consent.*

**We process your personal information for a variety of reasons, depending on how you interact with our services, including:**

- **To facilitate account creation and authentication and otherwise manage user accounts.** We may process your information so you can create and log in to your account, as well as keep your account in working order.
- **To deliver and facilitate delivery of services to the user.** We may process your information to provide you with the requested service.
- **To respond to user inquiries/offer support to users.** We may process your information to respond to your inquiries and solve any potential issues you might have with the requested service.
- **To send administrative information to you.** We may process your information to send you details about our products and services, changes to our terms and policies, and other similar information.
- **To fulfill and manage your orders.** We may process your information to fulfill and manage your orders, payments, returns, and exchanges made through the services.
- **To enable user-to-user communications.** We may process your information if you choose to use any of our offerings that allow for communication with another user.

- **To request feedback.** We may process your information when necessary to request feedback and to contact you about your use of our services.
- **To protect our services.** We may process your information as part of our efforts to keep our services safe and secure, including fraud monitoring and prevention.
- **To evaluate and improve our services, products, marketing, and your experience.** We may process your information when we believe it is necessary to identify usage trends, determine the effectiveness of our promotional campaigns, and to evaluate and improve our services, products, marketing, and your experience.
- **To comply with our legal obligations.** We may process your information to comply with our legal obligations, respond to legal requests, and exercise, establish, or defend our legal rights.

### 3. WHEN AND WITH WHOM DO WE SHARE YOUR PERSONAL INFORMATION?

***In Short:** We may share information in specific situations described in this section and/or with the following categories of third parties.*

#### **Vendors, Consultants, and Other Third-Party Service Providers.**

We may share your data with third-party vendors, service providers, contractors, or agents ("**third parties**") who perform services for us or on our behalf and require access to such information to do that work.

The categories of third parties we may share personal information with are as follows:

- Ad Networks
- Affiliate Marketing Programs
- Cloud Computing Services
- Data Analytics Services
- Data Storage Service Providers
- Finance & Accounting Tools
- Order Fulfillment Service Providers
- Payment Processors
- Performance Monitoring Tools
- Product Engineering & Design Tools
- Sales & Marketing Tools
- Testing Tools
- User Account Registration & Authentication Services
- Website Hosting Service Providers

We also may need to share your personal information in the following situations:

- **Business Transfers.** We may share or transfer your information in connection with, or during negotiations of, any merger, sale of company assets, financing, or acquisition of all or a portion of our business to another company.
- **Affiliates.** We may share your information with our affiliates, in which case we will require those affiliates to honor this Privacy Policy. Affiliates include our parent company and any subsidiaries, joint venture partners, or other companies that we control or that are under common control with us.
- **Business Partners.** We may share your information with our business partners to offer you certain products, services, or promotions.

#### **4. DO WE USE COOKIES AND OTHER TRACKING TECHNOLOGIES?**

***In Short:*** *We may use cookies and other tracking technologies to collect and store your information.*

We may use cookies and similar tracking technologies (like web beacons and pixels) to gather information when you interact with our services. Some on-line tracking technologies help us maintain the security of our services and your account, prevent crashes, fix bugs, save your preferences, and assist with basic site functions.

We also permit third parties and service providers to use on-line tracking technologies on our services for analytics and advertising, including to help manage and display advertisements, to tailor advertisements to your interests, or to send abandoned shopping cart reminders (depending on your communication preferences). The third parties and service providers use their technology to provide advertising about products and services tailored to your interests which may appear either on our services or on other websites.

To the extent these on-line tracking technologies are deemed to be a "sale"/"sharing" (which includes targeted advertising, as defined under the applicable laws) under applicable US state laws, you can opt out of these on-line tracking technologies by submitting a request as described below.

##### **Google Analytics**

We may share your information with Google Analytics to track and analyze the use of the services. To opt out of being tracked by Google Analytics across the services, visit <https://tools.google.com/dlpage/gaoptout>. For more information on the privacy practices of Google, please visit <https://policies.google.com>

#### **5. HOW LONG DO WE KEEP YOUR INFORMATION?**

***In Short:*** *We keep your information for as long as necessary to fulfill the purposes outlined in this Privacy Policy unless otherwise required by law.*

We will only keep your personal information for as long as it is necessary for the purposes set out in this Privacy Policy, unless a longer retention period is required or permitted by law (such as tax, accounting, or other legal requirements). No purpose in this Policy will require us keeping your personal information for longer than the period of time in which users have an account with us.

When we have no ongoing legitimate business need to process your personal information, we will either delete or anonymize such information, or, if this is not possible (for example, because your personal information has been stored in backup archives), then we will securely store your personal information and isolate it from any further processing until deletion is possible.

## **6. HOW DO WE KEEP YOUR INFORMATION SAFE?**

***In Short:** We aim to protect your personal information through a system of organizational and technical security measures.*

We have implemented appropriate and reasonable technical and organizational security measures designed to protect the security of any personal information we process. However, despite our safeguards and efforts to secure your information, no electronic transmission over the Internet or information storage technology can be guaranteed to be 100% secure, so we cannot promise or guarantee that hackers, cybercriminals, or other unauthorized third parties will not be able to defeat our security and improperly collect, access, steal, or modify your information. Although we will do our best to protect your personal information, transmission of personal information to and from our services is at your own risk. You should only access the services within a secure environment.

## **7. DO WE COLLECT INFORMATION FROM MINORS?**

***In Short:** We do not knowingly collect data from or market to minors.*

**SECOND STREET FUND** is committed to protecting the privacy of children. The Websites are directed to persons 18 years of age or older. The Websites do not knowingly collect information from children under age 18. If a user is under age 18, that user is not permitted to use the Websites or to submit any personally identifiable information to the Websites. If a user provides information to **SECOND STREET FUND** through the Websites, the user represents and warrants to **SECOND STREET FUND** that they are 18 years of age or older. If we become aware that a website user is under age 18 and has provided personal information, we will remove their personal information from our files.

## **8. WHAT ARE YOUR PRIVACY RIGHTS?**

***In Short:** You may review, change, or terminate your account at any time, depending on your country, province, or state of residence.*

**Withdrawing your consent:** If we are relying on your consent to process your personal information, which may be express and/or implied consent depending on the applicable law, you have the right to withdraw your consent at any time. You can withdraw your consent at any time by contacting us by using the contact details provided in the section. However, please note that this will not affect the lawfulness of the processing before its withdrawal nor, when applicable law allows, will it affect the processing of your personal information conducted in reliance on lawful processing grounds other than consent.

**Opting out of marketing and promotional communications:** You can unsubscribe from our marketing and promotional communications at any time by clicking on the unsubscribe link in the emails that we send, or by contacting us using the details provided in the section below. You will then be removed from the marketing lists. However, we may still communicate with you for example, to send you service-related messages that are necessary for the administration and use of your account, to respond to service requests, or for other non-marketing purposes.

### **Account Information**

If you would at any time like to review or change the information in your account or terminate your account, you can:

Upon your request to terminate your account, we will deactivate or delete your account and information from our active databases. However, we may retain some information in our files to prevent fraud, troubleshoot problems, assist with any investigations, enforce our legal terms and/or comply with applicable legal requirements.

### **Cookies and similar technologies:**

Most Web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. If you choose to remove cookies or reject cookies, this could affect certain features or services of our services.

## **9. CONTROLS FOR DO-NOT-TRACK FEATURES**

Most web browsers and some mobile operating systems and mobile applications include a Do- Not-Track ("DNT") feature or setting you can activate to signal your privacy preference not to have data about your online browsing activities monitored and collected. At this stage, no uniform technology standard for recognizing and implementing DNT signals has been finalized. As such, we do not currently respond to DNT browser signals or any other mechanism that automatically communicates your choice not to be tracked online. If a standard for online tracking is adopted that we must follow in the future, we will inform you about that practice in a revised version of this Privacy Policy.

California law requires us to let you know how we respond to web browser DNT signals. Because there currently is not an industry or legal standard for recognizing or honoring DNT signals, we do not respond to them at this time.

## **10. DO UNITED STATES RESIDENTS HAVE SPECIFIC PRIVACY RIGHTS?**

***In Short:*** If you are a resident of *California, Colorado, Connecticut, Delaware, Florida, Indiana, Iowa, Kentucky, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Tennessee, Texas, Utah, or Virginia*, you may have the right to request access to and receive details about the personal information we maintain about you and how we have processed it, correct inaccuracies, get a copy of, or delete your personal information. You may also have the right to withdraw your consent to our processing of your personal information. These rights may be limited in some circumstances by applicable law. More information is provided below.

CATEGORY	EXAMPLES	COLLECT
A. Identifiers	<i>Contact details, such as real name, alias, postal address, telephone or mobile contact number, unique personal identifier, online identifier, Internet Protocol address, email address, and account name.</i>	YES
B. Personal Information	<i>Name, contact information, education, employment,</i>	YES



	<i>employment history, and financial information.</i>	
C. Protected Classification Characteristics Under State or Federal Law	<i>Gender, age, date of birth, marital status, and other demographic data.</i>	YES
D. Commercial Information	<i>Transaction information, purchase history, financial details, and payment information.</i>	YES
E. Internet or Other Similar Network Activity	<i>Browsing history, search history, online behavior, interest data, and interactions with our and other websites, applications, systems, and advertisements.</i>	NO
F. Audio, Electronic, Sensory, or Similar Information	<i>Images and audio, video or call recordings created in connection with our business activities.</i>	NO
G. Professional or Employment-Related Information	<i>Business contact details in order to provide you our services at a business level or job title, work history, and professional qualifications if you apply for a job with us.</i>	NO
H. Education Information	<i>Student records and directory information.</i>	NO
I. Inferences Drawn from Collected Personal Information	<i>Inferences drawn from any of the collected personal information listed above to create a profile or summary about, for example, an individual's preferences and characteristics.</i>	NO
J. Sensitive Personal Information	<i>Race, Ethnicity, Religion, Sexual Orientation, Health, Genetics, Biometrics, Geolocation, Citizenship, and Union Membership.</i>	NO

## **Categories of Personal Information We Collect.**

We may also collect other personal information outside of these categories through instances where you interact with us in person, online, or by phone or mail in the context of:

- Receiving help through our customer support channels.
- Participation in customer surveys or contests; and
- Facilitation in the delivery of our services and to respond to your inquiries.

We will use and retain the collected personal information as needed to provide the services or for:

- Category A - As long as the user has an account with us.
- Category B - As long as the user has an account with us.
- Category C - As long as the user has an account with us.
- Category D - As long as the user has an account with us.

## **How We Use and Share Personal Information**

Your personal information may be used in profiling and automated processes that could produce legal or similarly significant effects for you. Learn more about how we use your personal information in the section.

We collect and share your personal information through:

- Targeting cookies/Marketing cookies
- Beacons/Pixels/Tags

## **Will your information be shared with anyone else?**

We may disclose your personal information with our service providers pursuant to a written contract between us and each service provider.

We may use your personal information for our own business purposes, such as for undertaking internal research for technological development and demonstration. This is not considered to be "selling" of your personal information.

We have disclosed the following categories of personal information to third parties for a business or commercial purpose in the preceding twelve (12) months:

- Category A. Identifiers;
- Category B. Personal information as defined in the California Customer Records Law;
- Category C. Protected Classification Characteristics Under State or Federal Law;
- Category D. Commercial Information.

## **Your Rights**

You have rights under certain US state data protection laws. However, these rights are not absolute, and in certain cases, we may decline your request as permitted by law. These rights include:

- **Right to know** whether or not we are processing your personal data
- **Right to access** your personal data
- **Right to correct** inaccuracies in your personal data
- **Right to request** the deletion of your personal data
- **Right to obtain a copy** of the personal data you previously shared with us
- **Right to non-discrimination** for exercising your rights

- **Right to opt out** of the processing of your personal data if it is used for targeted advertising (or sharing as defined under California's privacy law), the sale of personal data, or profiling in furtherance of decisions that produce legal or similarly significant effects ("profiling")

Depending upon the state where you live, you may also have the following rights:

- Right to access the categories of personal data being processed (as permitted by applicable law, including Minnesota's privacy law)
- Right to obtain a list of the categories of third parties to which we have disclosed personal data (as permitted by applicable law, including California's and Delaware's privacy law)
- Right to obtain a list of specific third parties to which we have disclosed personal data (as permitted by applicable law, including Minnesota's and Oregon's privacy law)
- Right to review, understand, question, and correct how personal data has been profiled (as permitted by applicable law, including Minnesota's privacy law)
- Right to limit use and disclosure of sensitive personal data (as permitted by applicable law, including California's privacy law)
- Right to opt out of the collection of sensitive data and personal data collected through the operation of a voice or facial recognition feature (as permitted by applicable law, including Florida's privacy law)

### **How to Exercise Your Rights**

To exercise these rights, you can contact us by submitting by emailing us at **info@SecondStreet.com**, or by referring to the contact details at the bottom of this document.

Under certain US state data protection laws, you can designate an authorized agent to make a request on your behalf. We may deny a request from an authorized agent that does not submit proof that they have been validly authorized to act on your behalf in accordance with applicable laws.

### **Request Verification**

Upon receiving your request, we will need to verify your identity to determine you are the same person about whom we have the information in our system. We will only use personal information provided in your request to verify your identity or authority to make the request. However, if we cannot verify your identity from the information already maintained by us, we may request that you provide additional information for the purposes of verifying your identity and for security or fraud-prevention purposes.

If you submit the request through an authorized agent, we may need to collect additional information to verify your identity before processing your request and the agent will need to provide a written and signed permission from you to submit such request on your behalf.

### **Appeals**

Under certain US state data protection laws, if we decline to take action regarding your request, you may appeal our decision by emailing us at **info@SecondStreet.com**. We will inform you in writing of any action taken or not taken in response to the appeal, including a written explanation of the reasons for the decisions. If your appeal is denied, you may submit a complaint to your state attorney general.

### **California "Shine The Light" Law**

California Civil Code Section 1798.83, also known as the "Shine The Light" law, permits our users who are California residents to request and obtain from us, once a year and free of charge, information about categories of personal information (if any) we disclosed to third parties for direct marketing purposes and the names and addresses of all third parties with which we shared personal information in the immediately preceding calendar year. If you are a California resident and would like to make such a request, please submit your request in writing to us by using the contact details provided in paragraph 14 below.

### **11. DO WE MAKE UPDATES TO THIS POLICY?**

***In Short:** Yes, we will update this Policy as necessary to stay compliant with relevant laws. We may update this Privacy Policy from time to time. The updated version will be indicated by an updated "Revised" date at the top of this Privacy Policy. If we make material changes to this Privacy Policy, we may notify you either by prominently posting a Policy of such changes or by directly sending you a notification. We encourage you to review this Privacy Policy frequently to be informed of how we are protecting your information.*

### **12. HOW CAN YOU REVIEW, UPDATE, OR DELETE DATA WE COLLECT FROM YOU?**

Based on the applicable laws of your country or state of residence in the US, you may have the right to request access to the personal information we collect from you, details about how we have processed it, correct inaccuracies, or delete your personal information. You may also have the right to withdraw your consent to our processing of your personal information. These rights may be limited in some circumstances by applicable law. To request to review, update, or delete your personal information, please fill out and submit a data subject access request.

### **13. IF YOU HAVE ANY QUESTIONS ABOUT THIS POLICY OR WOULD LIKE THIS**

**POLICY IN ANOTHER FORMAT** For example: audio, large print, braille, please contact us either via email at **info@SecondStreet.com**, by mail at **6220 La Salle Ave., Oakland, CA 94563**, Attention: Privacy Request, or by telephone **780.420.4040**.

At **SECOND STREET FUND**, taking care of people has always been our highest priority. As an equal housing opportunity company, **SECOND STREET FUND** provides housing opportunities to all persons, regardless of their race, color, national origin, religion, sex, physical or mental disability, familial status, or any other classification protected by federal, state, or local law.

**SECOND STREET FUND** endeavors to create and offer unique housing options that appeal to a wide range of home seekers. All our homes are available on an equal opportunity basis.

**SECOND STREET FUND** treats every resident in every community with respect for all. We hope you will choose to call one of our beautiful **SECOND STREET FUND** communities your home.