

CELEBRITY RESORTS PRIVACY NOTICE

INTRODUCTION

The **Celebrity Resorts** family appreciates the sensitive nature of your personal information and exercises reasonable care in protecting your privacy. We treat personal information - nonpublic information that identifies you - in accordance with the terms of this privacy policy.

The purpose of this policy statement is to explain what types of information we collect, how we use it, how we protect it, and under what circumstances we may share it with others. This privacy policy covers all of the members of the **Celebrity Resorts** family including, but not limited to Celebrity Resorts of Brigantine Beach, LLC; Celebrity Resorts of Indian Shores, LLC; Celebrity Resorts of New Jersey, LLC; Celebrity Resorts of Reno, LLC; Celebrity Resorts of Steamboat Springs - Hilltop, LLC; Celebrity Resorts of Steamboat Springs, LLC; Celebrity Resorts of Waikiki, LLC; Celebrity Resorts, LLC; Celebrity Resorts of Orlando, LLC; Celebrity Resorts of Palm Coast, LLC; Celebrity Resorts of Lake Buena Vista, LLC; Celebrity Resorts of Kauai, LLC; Celebrity Resorts of Genoa, LLC; Celebrity Resorts of Hawley, LLC; Celebrity Resorts Vacation Club, LLC; and all other subsidiaries and affiliates of Celebrity Resorts, LLC (hereinafter collectively referred to as "Celebrity Resorts").

We encourage you to read through all of the details as to how **Celebrity Resorts** safeguards and uses your nonpublic personal information. At the very least, however, we want you to know that **Celebrity Resorts** uses nonpublic personal information about you to:

- service your loan
- provide settlement services
- provide escrow services
- provide you with the services that you have requested
- offer you other products and services
- alert you to services and products made available by our carefully-selected marketing partners

THE TYPES OF INFORMATION COLLECTED BY CELEBRITY RESORTS

We collect and maintain the following types of nonpublic personal information about you:

- Information provided on credit applications or other forms including, without limitation, name, mailing address, social security number, telephone number, employment, income, monthly expenses, assets and finances;
- Information about your transactions with **Celebrity Resorts** and others, such as demographic and household information obtained from specialized marketing information firms;
- Information received from consumer reporting agencies relating to your credit and repayment history;
- Information that is submitted by you via the Internet at www.celebrityresorts.com.

HOW CELEBRITY RESORTS USES THE INFORMATION

The information we collect is used primarily to help us effectively and efficiently deliver the services you have requested.

Celebrity Resorts also uses nonpublic personal information about you in connection with your loan including, but not limited to, underwriting the application for credit, processing your loan application, servicing your loan, providing settlement services, and providing escrow services. We maintain strict internal policies against unauthorized disclosure or use of information regarding our owners.

Celebrity Resorts continually monitors preference data of its owners to enable us to design and offer specific products and services that we believe will be beneficial to you.

As permitted by law, information held by one member of the **Celebrity Resorts** family is available to other members of the **Celebrity Resorts, LLC** family of companies such as those listed above, for authorized purposes.

CELEBRITY RESORTS ONLINE

Celebrity Resorts is committed to protecting the privacy of our online visitors. This section of our privacy policy discloses the privacy practices governing the use of information submitted to **Celebrity Resorts** through our web site.

Information Usage and Sharing

Celebrity Resorts values your patronage and respects your right to privacy. Because we are committed to protecting your privacy, personal data relating to an identified or identifiable individual that is submitted through our web page will be collected, processed, stored, and disposed of in accordance with applicable federal law of the United States and the laws of the State of Florida that may apply. The submission of personal data constitutes the User's acknowledgement that he/she has read and understood this notice, and agrees to its terms. In order to facilitate the purchase of goods online or to update visitors of new products or services, **Celebrity Resorts** may share certain individual information with its partners, related or affiliated companies or third parties. **Celebrity Resorts** will act on the advice of counsel should its records be subpoenaed. In connection with any contest or promotion, **Celebrity Resorts** reserves the right to post all information regarding contest and promotion winners that may be legally required or as is otherwise disclosed in the contest rules.

Policy Changes

As CelebrityResorts.com grows and adds new features, or as legal requirements change, our online privacy policy may be modified. All information submitted to **Celebrity Resorts** is subject to the terms and conditions of this policy and any modifications. If you have any questions about our online privacy statement, the practices of our web site, or your dealings with our web site, please contact us at webmaster@celebrityresorts.com.

THIRD PARTY ACCESS TO THE INFORMATION

Access and use by third party service providers:

- **Celebrity Resorts** from time to time enters into arrangements with companies whose expertise is essential for our own services to function properly. For example, in accordance with standard industry practice, and as allowed under federal and state law, we work with specialized firms that purchase our loans, provide escrow services process collections or provide owner demographics. As permitted by law, we disclose to these service providers only such nonpublic personal information of the type described above as is reasonably necessary to perform these functions. As with all of our business partners, these companies are required to safeguard your information and use it only for authorized purposes.

Access and use by joint marketing partners:

- **Celebrity Resorts** enters into joint marketing arrangements with carefully selected business partners to provide our owners with specialized products and services. Although these partners are not owned by or affiliated with **Celebrity Resorts**, they work closely with us to help us meet your needs. If appropriate, we may disclose to these marketing partners the nonpublic personal information about you described above; however, we do not share your account number, owner number, contract number, social security number, any access codes or credit information with nonaffiliated third parties. Our partners must agree to safeguard fully the confidentiality of owner information, and they are not allowed to disclose such information to anyone else without our permission.

Access by other nonaffiliated third party companies:

- We may, in the future, share your nonpublic personal information with nonaffiliated third party companies other than those described above. You may choose not to have your information disclosed to these companies (see opt out instructions below).

INFORMATION FURNISHED TO CREDIT REPORTING AGENCIES, GOVERNMENTAL AGENCIES AND COURTS

Consistent with standard industry practice, and as permitted under federal and state law, we may provide data about loan repayment and other transactions to credit reporting agencies and other creditors.

Certain federal and state statutes may require us to disclose certain information about you. For example, if you are involved in litigation with a third party, we may be ordered to provide information to a court or the other litigant. In these circumstances, only the specific information required by law, subpoena, or court order will be disclosed.

OPT INSTRUCTIONS AND LIMITATIONS

By making owner information available to carefully selected nonaffiliated third-party companies, we are able to provide better service and offer financial solutions that we believe will be valuable to you. In fact, certain products and services are available only if you allow us to share your information. If you prefer, you may direct us not to disclose nonpublic personal information about you to nonaffiliated third parties except as described herein or permitted by law. To do so, send us a letter and we will honor your request. Include your name as it appears on your account(s) with us, as well as your mailing address, e-mail address, telephone number, social security number, and account number(s). Please allow thirty (30) days for any change in your preferences to become effective.

Please be aware that even if you opt out of information disclosure, the Fair Credit Reporting Act and other laws nevertheless allow us to share with other companies specific details about your transactions and experience with us, including information about your account balances and payment history. We are also permitted to share information with affiliated companies

If someone other than you provided personal information to us in the course of your obtaining financing, that person may obtain a separate privacy notice upon written request sent to the address set forth below.

**TO: Celebrity Resorts, LLC
Financial Services Department
4700 Millenia Boulevard, 6th Floor
Orlando, Florida 32839**

You are directed not to share nonpublic personal information about me with third party nonaffiliated parties as described above, I understand that this direction only covers certain information and that you may share other information about me with your affiliates and certain non-affiliates as permitted by law.

WE RESPECT YOUR PRIVACY

As technology continues to advance, you can be sure that **Celebrity Resorts, LLC** will maintain reasonable physical, electronic, and procedural safeguards to keep your personal financial information confidential and secure. Your trust is important to us, and we're committed to protecting your privacy, no matter how you do business with us. Employees who violate our Privacy Policy are subject to disciplinary action.

CHANGES TO THIS PRIVACY POLICY

We reserve the right to modify or supplement this Privacy Policy at any time. If we make material changes, we will provide current owners with a revised notice that describes our new practices and will give them a reasonable opportunity to opt out of the disclosure of information under the revised Privacy Policy.

IN CASE OF QUESTIONS

If you have questions, concerns, or comments about our privacy practices or the way in which your information is maintained and used, we would like to hear from you. Please write to:

**Celebrity Resorts
Member Services Department
4700 Millenia Boulevard, 6th Floor
Orlando, Florida 32839**