PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

	SECTION I — WATER SUPPLY
	SECTION I WATER SOITE.
TYPE OF SYSTE	EM: X Public Private Seasonal Unknown Drilled Dug Other
MALFUNCTION	IS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?
	Pump (if any): N/A Yes X No Unknown
	Quantity: Yes X No Unknown
	Quality: Yes X No Unknown
	If Yes to any question, please explain in the comment section below or with attachment.
WATER TEST:	Have you had the water tested?
	If Yes, Date of most recent test: Are test results available? \[\] Yes \[\bold \] No
	To your knowledge, have any test results ever been reported as unsatisfactory or satisfactory with notation?
	If Yes, are test results available?
	What steps were taken to remedy the problem?
IF PRIVATE: (S	trike Section if Not Applicable):
INSTALLAT	TON: Location: N/A
	Installed by:
	Date of Installation:
USE:	Number of persons currently using system:
	Does system supply water for more than one household? Yes No Unknown
Comments: Mon	thly water bill paid to Sun Community
Source of Section	n I information: Seller
Buyer Initials	Page 1 of 7 Seller Initial

Fax:

442 Cedar Cir,

PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401

SECTION II — WASTE WATER DISPOSAL
TYPE OF SYSTEM: X Public Private Quasi-Public Unknown
IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable): Have you had the sewer line inspected? Yes X No
If Yes, what results: Have you experienced any problems such as line or other malfunctions?
What steps were taken to remedy the problem?
What steps were taken to remedy the proofens.
IF PRIVATE (Strike Section if Not Applicable):
Tank: Septic Tank Holding Tank Cesspool Other:
Tank Size: 500 Gallon 1000 Gallon Unknown Other:
Tank Type: Concrete Metal Unknown Other:
Location: OR Unknown
Date installed: Date last pumped: Name of pumping company:
Have you experienced any malfunctions?
If Yes, give the date and describe the problem:
Date of last servicing of tank:Name of company servicing tank:
Leach Field: Yes No Unknown
If Yes, Location:
Date of installation of leach field: Installed by:
Date of last servicing of leach field: Company servicing leach field:
Have you experienced any malfunctions?
If Yes, give the date and describe the problem and what steps were taken to remedy:
Do you have records of the design indicating the # of bedrooms the system was designed for? Yes No
If Yes, are they available? Yes No
Is System located in a Shoreland Zone?
Comments: Monthly fee paid to Sun Communities
Source of Section II information: Seller
DS.
BS
Buyer Initials Page 2 of 7 Seller Initials

PROPERTY LOCATED AT:442 Cedar Cir, Bangor, ME 04401

SEC	TION III — HEATIN	(G SYSTEM(S)/HEA	ATING SOURCES	(2)
Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S)	Forced not air			
Age of system(s) or source(s)	2004			
Name of company that services	Maine Energy			
system(s) or source(s) Date of most recent service call	stat Vasuus			
Annual consumption per system	Not Known			
or source (i.e., gallons, kilowatt	Not Known			
hours, cords)				
Malfunction per system(s) or	None Known			
source(s) within past 2 years				
Other pertinent information				
Are there fuel supply line	29		Yes	No Unknown
				X No Unknown
Are any buried?				No Unknown
Are all sleeved?			·	= =
Chimney(s):				X No
If Yes, are they lined	• • • • • • • • • • • • • • • • • • • •	***************************************	Yes	X No Unknown
Is more than one heat	t source vented through	h one flue?	Yes	X No Unknown
	***************************************			X No Unknown
	inspected?		_	X No Unknown
				<u></u>
	-11			
	cleaned:			
Direct/Power Vent(s):				X No Unknown
Has vent(s) been insp	pected?		Yes	X No Unknown
If Yes, date:				
Comments:				
Source of Section III info		· ·		
Boulet of Books and Inc.		HAZADDOUS M	LATEDIAL	
		- HAZARDOUS M		
The licensee is disclosing	-			
A. UNDERGROUND				
storage tanks on the prop	erty?	***************************************	Yes	X No Unknown
If Yes, are tanks in curre	nt use?		Yes	No Unknown
If no longer in use, how				
If tanks are no longer in	use, have tanks been a	bandoned according t	to DEP? Yes	X No Unknown
Are tanks registered with				No Unknown
Age of tank(s):		ize of tank(s):		
Location: N/A				
			BS	
Buyer Initials		Page 3 of 7	Seller Initials	

PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401		
What materials are, or were, stored in the tank(s)? N/A		
Have you experienced any problems such as leakage:	. TYes	X No Unknown
Comments:		
Source of information:		
B. ASBESTOS — Is there now or has there been asbestos:	········	
As insulation on the heating system pipes or duct work?	. Yes	X No Unknown
In the ceilings?	=	X No Unknown
In the siding?		X No Unknown
In the roofing shingles?		X No Unknown
In flooring tiles?	=	X No Unknown
Other:	Yes	X No Unknown
Comments:		
Source of information:		
C. RADON/AIR - Current or previously existing:		
Has the property been tested?	Yes	X No Unknown
If Yes: Date:By:		
Results:		
If applicable, what remedial steps were taken?		
Has the property been tested since remedial steps?	Yes	X No Unknown
Are test results available?	Yes	X No
Results/Comments:	:: 	
Source of information:		- -
D. RADON/WATER - Current or previously existing:		
Has the property been tested?	Yes	X No Unknown
If Yes: Date:By:		
Results:		
If applicable, what remedial steps were taken?		
Has the property been tested since remedial steps?	Yes	X No Unknown
Are test results available?	Yes	X No
Results/Comments:		
Source of information:		
E. METHAMPHETAMINE - Current or previously existing:	Yes	X No Unknown
Comments:		· · · · · · · · · · · · · · · · · · ·
Source of information: Seller	***	
	DS	
Buver Initials Page 4 of 7 Selle	r Initials BS	
Buyer Initials Page 4 of 7 Selle	1 Hillian	

PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401
F. LEAD-BASED PAINT/PAINT HAZARDS — (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)
Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property?
If Yes, describe location and basis for determination.
Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: Yes X No If Yes, describe:
Are you aware of any cracking, peeling or flaking paint?
Comments:
Source of information:
G. OTHER HAZARDOUS MATERIALS - Current or previously existing:
TOXIC MATERIAL: Yes X No Unknown
LAND FILL: Yes X No Unknown
RADIOACTIVE MATERIAL: Yes X No Unknown
Other:
Source of information: Seller
Buyers are encouraged to seek information from professionals regarding any specific issue or concern.
2 Light was bloom and the second and
SECTION V — GENERAL INFORMATION
Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of
first refusal, life estates, private ways, trails, homeowner associations (including condominiums
and PUD's) or restrictive covenants?
If Yes, explain: Land leased from Sun Communities
If ites, explain. Land leased from but Communicies
Corres of information, Coller
Source of information: Seller
Is access by means of a way owned and maintained by the State, a county, or a municipality
Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass?
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Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass?

Source of Section V information: Seller

Buyer Initials

PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401 Are there any tax exemptions or reductions for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?..... Yes X No Unknown If Yes, explain: Is a Forest Management and Harvest Plan available?..... Yes X No Unknown X No Is house now covered by flood insurance policy (not a determination of flood zone) | Yes Unknown Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, photovoltaics, wind turbines): Type: Year Principal Structure Built: 2004 2004 What year did Seller acquire property? Roof: Year Shingles/Other Installed: 2004 Water, moisture or leakage: No Comments: Foundation/Basement: Is there a Sump Pump? Yes X No Unknown Water, moisture or leakage since you owned the property: X No Unknown Yes X No Unknown Yes Prior water, moisture or leakage? Comments: X No Unknown Yes Mold: Has the property ever been tested for mold? X No Yes If Yes, are test results available? Comments: Fuses X Circuit Breaker Other: Unknown Electrical: Comments: X No Unknown Has all or a portion of the property been surveyed? Yes Unknown If Yes, is the survey available? Yes No Manufactured Housing – Is the residence a: X Yes No Unknown Mobile Home Yes X No Unknown Modular Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure X No Unknown Yes Comments: KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: Comments:

Seller Initial

PROPERTY LOCATED AT: 442 Cedar Cir, Bangor, ME 04401

S	SECTION VI — ADDITI	ONAL INFORMATION	
N			
None			
ATTACHMENTS EXPLAIN INFORMATION IN ANY SE	ING CURRENT PROBLE	MS, PAST REPAIRS OR A	ADDITIONAL Yes X No
Seller shall be responsible an defects to the Buyer.	d liable for any failure to	provide known informatio	n regarding known material
Neither Seller nor any Broker of any sort, whether state, mur electrical or plumbing.	makes any representations nicipal, federal or any othe	as to the applicability of, or er, including but not limited	compliance with, any codes to fire, life safety, building,
As Sellers, we have provided our knowledge, all systems ar	the above information and add equipment, unless other	I represent that all informat wise noted on this form, are	ion is correct. To the best of in operational condition.
BAKBARA STACEY	2/10/2022		
Barbara Stacey	DATE	SELLER	DATE
SELLER	DATE	SELLER	DATE
I/We have read and received brochure, and understand that or concerns.	l a copy of this disclosure t I/we should seek informa	e, the arsenic in wood fac ition from qualified profess	t sheet, the arsenic in water ionals if I/we have questions
BUYER	DATE	BUYER	DATE
BUYER	DATE	BUYER	DATE

Page 7 of 7





LEAD PAINT DISCLOSURE/ADDENDUM

AGREEMENT BETWEEN Barbara Stacey	CLOSURE/ADDENDUM		
AND		(hereinafter	"Seller")
		(hereinafter	"Buyer")
FOR PROPERTY LOCATED AT 442 Cedar Cir., Bangor, M	ME 04401, Bangor, ME 04401		
Said contract is further subject to the following terms:			
Lead Warning Statement			
Every purchaser of any interest in residential real property on a property may present exposure to lead from lead-based paint the poisoning in young children may produce permanent neuro quotient, behavioral problems, and impaired memory. Lead per any interest in residential real property is required to provide assessments or inspections in the seller's possession and notify inspection for possible lead-based paint hazards is recommended.	at may place young children at risk of developing damage, including learning disable pisoning also poses a particular risk to prethe buyer with any information on lead-bathe buyer of any known lead-based paint h	eloping lead poiso pilities, reduced in egnant women. The ased paint hazards	ning. Lead ntelligence e seller of from risk
Seller's Disclosure (check one)			
(a) Presence of lead-based paint and/or lead-based paint hazard Known lead-based paint and/or lead-based paint hazard			
Seller has no knowledge of lead-based paint and/or lea	id-based paint hazards in the housing.		
(b) Records and reports available to the Seller (check one below). Seller has provided the Buyer with all available record hazards in the housing (list documents below).		aint and/or lead-b	ased paint
Seller has no reports or records pertaining to lead-base	d paint and/or lead-based paint hazards in t	the housing.	
Buyer's Acknowledgment (c) Buyer has received copies of all information listed above. (d) Buyer has received the pamphlet Protect Your Family from (e) Buyer has (check one below): Received a 10-day opportunity (or mutually agreed up of lead-based paint and/or lead-based paint hazards; or Waived the opportunity to conduct a risk assessment paint hazards.	pon period) to conduct a risk assessment o	-	
Agent's Acknowledgment (f) Agent has informed the Seller of the Seller's obligations u compliance.	nder 42 U.S.C. 4852(d) and is aware of his	s/her responsibility	to ensure
Certification of Accuracy The following parties have reviewed the information above an	d certify to the best of their knowledge th	at the information	they have
The following parties have reviewed the information above and provided is true and accurate.	BUKBUKU STUCEU	2/10/	
Buyer Date	Sent Batbara Stacey		Date
Buyer Date	Seller		Date
Buyer Date	Seller		Date
Buyer Date	Seller Butt Junifer Glan	ari 2/10/2022	Date 2/10/20
Agent Date	Aggent Ashelia Britt and Jennifer Khay		Date

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COMMUNITY RULES

Welcome to our Community! The following Rules have been adapted to ensure that each Tenant has the full benefit and enjoyment of their home and of our Community. These Rules supersede all previous sets of rules. Amendments to these Rules may be made from time to time by Management, and will become effective after proper notice is given to Tenants.

TERMS USED IN THIS DOCUMENT

- 1. The "Community" or "Park" is defined as the property in which the Tenant's home site or slip is located
- 2. "Management" is defined as the landlord, property owner, management company, and all employees, contractors, and subcontractors employed by any of the above
- 3. A "Tenant", sometimes referred to as a "Homeowner," is defined as the owner of a manufactured home, boat, or RV, and is the lease holder
- 4. An "Occupant" is defined as anyone who resides in the Community, including Tenants and any other individuals who live with Tenants
- 5. A "Visitor" or "Guest" is defined as anyone who does not reside at the Community, yet who stays with a Tenant for a temporary stay for a period not to exceed fourteen (14) days.

TENANT APPLICATION, BACKGROUND CHECK, SECURITY DEPOSIT, ENTRANCE FEE

- 1. All adult applicants for occupancy must complete a New Tenant Application, or be listed on another person's application. All adult applicants must submit to background checks. Management reserves the right to approve or deny each applicant's application based on the results of the background check. No person over the age of 18 may move into the Community before being approved by Management. Occupancy prior to Management approval shall constitute reasonable grounds for immediate removal from the Community.
- 2. A non-refundable application fee of \$50 per person over 18 years of age will be due with all applications.
- 3. Once approved, all adult Tenants must sign a Lease Agreement and agree to abide by these Rules
- 4. The names of all Occupants in the home must be listed in the Lease Agreement. Failure to notify Management of a change in Occupants may result in termination of tenancy.
- 5. It is the responsibility of the Tenant to ensure they, their Occupants, and their Visitors comply with all Rules
- 6. Homes owned by Tenants may be sublet at the sole discretion of Management
- 7. The Community will abide by all Federal and State Fair Housing laws and will not discriminate against a person in the terms, conditions, or privileges of sale or rental of a dwelling because of race, color, creed, sex, sexual orientation, gender identity, national origin, religion, disability, or familial status.

PAYMENTS

- Payment of rent and all other charges on each Tenant's account (including pet fees, service charges, storage fees, outstanding late fees, etc.) is due on the first (1st) day of each month. Payment will be considered received on the day it is received in the Management office.
- 2. Payments may be made by check, money order, credit/debit card, or automatic ACH withdrawal. Cash will not be accepted. Checks and money orders must clearly state the Tenant's name and lot number.

LOT & HOME MAINTENANCE

Tenants are required to maintain their homes and home sites to Community standards. Failure to do so will result in Management having to bring a Tenant's home or home site up to standard, with costs passed on to the Tenant. Community standards for homes and home site maintenance are as follows:

1. HOMES:

- a. Exterior cladding must be painted and in a good state of repair
- b. Front and back screen doors must be in good condition and presentable
- c. Skirting must be gap-free and painted
- d. Window insulation (towels, blankets, plywood, etc.) is not permitted
- 2. <u>LANDSCAPING</u>: Trees, shrubs, lawns etc., on home sites are the Tenant's responsibility. Yards must be cleared of leaves and other debris by Tenants. Piles of wood are prohibited on home sites

	,			

3. DRIVEWAYS:

- a. Driveways are for car and light truck parking only
- b. Carports and driveways must be kept free of gas, oil, or transmission drippings. Tenants will be held liable for any damage to pavement resulting from vehicle leaks.

4. GARAGES & SHEDS:

- a. Garages and sheds must be approved by Management in advance of being built. Tenants must present Management with the exact location, size, and plan of each proposed garage or shed.
- b. Garages and sheds must conform with all applicable city codes and guidelines
- c. Garages and sheds must have wood or vinyl siding and roofing materials similar to homes in the Community
- d. Sheds must be no larger than 10'x12'x8' in size
- e. Only one shed per lot is allowed
- 5. Fences are permitted with approval by Management. Un-approved fences may be removed by Management with the cost of removal passed on to the Tenant
- 6. Jacuzzis and built-in pools are prohibited.

GENERAL CONDUCT

- 1. Noise must be kept at a minimum between the hours of 10:00pm and 8:00am
- 2. All home sites, lots, and marina slips in the Community are private property. Please do not trespass on others' home sites, including their driveways, without their permission
- 3. The discharging of firearms in the Community is grounds for immediate eviction and termination of tenancy
- 4. Fireworks are prohibited in the Community
- 5. Tent camping is prohibited in the Community
- 6. Trampolines are prohibited in the Community
- 7. The following behaviors are not tolerated, and may be grounds for immediate eviction:
 - a. Public drunkenness, inebriation, intoxication
 - b. Drug related criminal activity, meaning the illegal manufacture, sale, distribution, use or possession with intent to manufacture, sell, distribute, store, keep, give or use a controlled substance, as defined in Section 102 of the Controlled Substance Act [21 U.S.C 802]
 - c. Criminal activity of any kind. Unless otherwise provided by law, proof of violation shall not require criminal conviction, but shall be by preponderance of the evidence.
 - d. Violence or physical aggression
 - e. Creating a public nuisance, public health hazard, or public safety hazard
 - f. Destruction, defacement, or vandalism, of property
- 8. All Tenants must comply with all local laws. Management will cooperate with law enforcement officers and allow them access to the Community to enforce all applicable laws
- Tenants shall not commit any act which would place Management or the owners of the Community in violation of any applicable law or ordinance.

VISITORS

- 1. Visitors must comply with all Community Rules. Tenants are responsible for the conduct of their Occupants, Visitors, and Guests.
- 2. Tenants will be held jointly and severally responsible for any damage or nuisance caused by their Visitors
- Visitors and guests staying more than fourteen (14) days in any calendar year are considered Occupants, and
 must register with Management and submit to background checks. If they are not approved, they will have 24
 hours to leave the Community.
- 4. Repeat violations of the Rules by Visitors may be grounds for eviction of the Tenant
- Management reserves the right, in its sole discretion, to bar certain individuals from the Community. Tenants shall not voluntarily allow persons who have been barred from the Community into the Community. To do so may result in eviction and criminal charges.

CHILDREN & TEENS

1. Tenants are responsible for the conduct of children and teens under their supervision, and will be held liable for any damage caused by children and teens under their supervision

- 2. Bicycles, tricycles, and toys should never be left in the street, parking lots or common areas
- 3. Tenants, children, and teens who use playground equipment and facilities do so at their own risk. Owners and Management will not be liable for any injuries related to the use of the playground or common areas.
- 4. Golf carts may not be driven by anyone under the age of 14
- 5. Construction areas are off limits to all children
- 6. Children must not climb trees or buildings

PETS

- 1. All pets must be registered with Management and approved by Management. Management reserves the right to ban certain pets from the Community, and to require the Tenant to immediately remove pets from the premises if they violate these Rules.
- 2. Breeding of pets is prohibited
- 3. No more than two (2) four-legged pet will be allowed per home
- 4. No dog exceeding 20" tall at the shoulders shall be permitted in the Community (unless grandfathered prior to these rules taking effect)
- 5. No snakes are allowed in the Community
- 6. Pets may not run free in the Community. All dogs must be on a leash when outdoors. Roaming pets will be captured and sent to a local animal shelter.
- 7. Tenant agrees to clean up after the pet and to accept responsibility and liability for any damage, injury, or actions arising from or caused by his/her pet.
- 8. Tenant agrees to register the pet in accordance with local laws and ordinances.
- 9. Tenant warrants that the pet has no history of causing physical harm to persons or property, such as biting, scratching, etc. and further warrants that the pet has no vicious history or tendencies.
- 10. No pet may be left outside after dark

VEHICLES

- 1. Tenants must register with all motor vehicles regularly kept or used in the Community with Management
- 2. A maximum of two (2) vehicles are permitted per home site
- 3. Vehicles must park in designated parking areas only
- 4. RVs must be parked in designated RV areas only
- 5. No parking or storage of vehicles is permitted on vacant lots
- 6. No major auto repairs are allowed in the Community. Inoperable vehicles are prohibited from the Community, and will be removed at the owner's expense.
- 7. Bike/skateboard ramps are prohibited
- 8. All vehicles in the Community must have valid state registration, valid insurance, and valid inspections. Vehicles without these things will be towed by Management at the owner's expense.
- 9. If the posted speed limit is not adhered to by the Tenant, Tenant's household members, guests or Visitors, the Tenant will be subject to a violation notice and may be fined by Management. Receipt of three or more violation notices within a twelve (12) month period will subject the Tenant to eviction.
- 10. Commercial vehicles are prohibited from the Community
- 11. Management will allow any law enforcement officer to enter the Community to enforce applicable traffic laws
- 12. If the Community uses parking passes, passes must be displayed clearly in every vehicle in the Community

INSURANCE & LIABILITY

- 1. Tenants agree not to use the premises in any manner that would increase the risk of personal injury or liability to the property owner
- 2. The Community's liability insurance does not cover Tenants' personal belongings or mobile homes. All homeowners must obtain and maintain their own homeowner's insurance, including comprehensive personal liability insurance in a minimum amount of \$100,000, and provide Management with proof of coverage. The policy must name the Community as additional insured.
- 3. In the event the Tenant changes insurance companies, the Community must be notified, be named as additional insured on the new policy, and be given a new proof of insurance.
- 4. WAIVER OF SUBROGATION AND RELEASE: Each Tenant, and every other person residing in Tenant's home herby waive and release, all rights, remedies, and causes of action against the Community, for their

damages or other losses caused to or sustained by their home, personal property, or other property, due to fire, burglary/theft, vandalism, collapse, flooding, other water damage, weather conditions or any other cause of loss: (a) to the extent such damages/loss are covered by any property or other insurance obtained by Tenant or such other persons, or any other insurance applicable to the Tenant or such persons and/or to their property, or (b) to the extent such damages/losses would have been covered if the Tenant would have procured and maintained insurance required above, except such rights as they may have to any insurance proceeds. A waiver of Subrogation shall be effective as to a person or entity even though that person or entity did not pay the insurance premium directly or indirectly, and whether or not the person or entity had an insurable interest in the property damage.

5. <u>INDEMNIFICATION AND TENANT LIABILITY</u>: Tenant agrees to indemnify and hold harmless the Community, its owners, and its managers from, and on account of, any and all damage to property or personal injury by fire, theft or accident to any person(s), or to any mobile home or property of any person(s) arising from the failure of Tenant to keep the mobile home and his/her lot in good condition as herein provided, or arising from the negligence of Tenant or a guest or other permitted Tenant including costs of defense. Furthermore, Tenant agrees to pay for all damages of injuries to the Community or other Tenants and their guests caused by Tenant or a guest or other permitted Tenant, whether by negligence or misuse of the mobile home Community, its facilities, or otherwise including costs of defense.

INSTALLATION & REMOVAL OF HOMES

- 1. Installation of homes must be in accordance with all applicable statutes, regulations, codes, and ordinances
- 2. Installation or removal of homes may only be undertaken by an individual or company that is bonded or insured for damages to the premises. Management will require a copy of the mover's insurance bond before approving the moving of any home.
- 3. Any home that a Tenant wishes to bring into the Community must be approved by Management
- 4. The Tenant agrees to be responsible for any damage caused to the property as a result of home moving, and agrees to pay for the cost of any repairs resulting from home moving

SALE OF HOME BY HOMEOWNER

- 1. HOME REMAINING IN COMMUNITY: A homeowner may sell his/her home and have the home remain in the Community only if the following conditions are met:
 - a. The home must meet standards of appearance as determined by Management
 - b. The new Tenant must be approved by Management, consistent with applicable state law
 - c. Homeowners may be subject to a "transfer fee" when selling a home within the Community. This fee, if applicable, will be listed in the Community's posted rates.
- 2. HOME BEING REMOVED FROM THE COMMUNITY:
 - a. Homeowners must provide Management with a written notice of intent to vacate a lot at least thirty (30) days prior to the proposed removal of the home
 - b. All rent and charges due to the Community must be paid before the home may be moved
 - c. Homeowners are responsible for obtaining all necessary permits for the moving of the home
 - d. After the home has been removed, the Homeowner must restore the lot to its original condition
 - e. The Homeowner assumes full responsibility for any utility disconnection

ABANDONMENT OF PREMISES

If a homeowner abandons, vacates or surrenders his/her home or home site or is dispossessed by process of law, or otherwise; then any personal property, including but not limited to the home remaining on the premises, shall be deemed to be abandoned by homeowner and will be disposed of according to law. Absence from the premises for thirty (30) days after any breach of the agreement by the Tenant shall constitute abandonment.

UTILITIES

- 1. The Tenant is responsible for maintaining and repairing water lines, sewer lines, and electrical lines that are under the Tenant's home and/or on the Tenant's site side of the meter, if applicable.
- 2. Connection/Hook-ups are the responsibility of the Tenant.
- 3. Plumbing lines must be kept in good repair. Management reserves the right to inspect inside or outside of

- homes for leaky faucets and fixtures, upon reasonable notice to the Tenant; and reserves the right to shut off water to the home in the event of a substantial water leak or constantly running water.
- 4. Management reserves the right to restrict water usage during an emergency period arising from weather conditions, mechanical breakdowns or other demanding circumstances.
- 5. Do not flush garbage, sanitary napkins, paper towels, contraceptives, disposable diapers (even if it says flushable), fat or any other non-soluble substance in toilets or drains. If a clog or disconnect of a sewer line is caused by the Tenant or his/her guests, the Tenant will be charged for the cost of repairing any damage.
- 6. The placement of oil tanks must be approved by the Community
- 7. Homeowners are responsible for the proper installation and maintenance of heating oil tanks. Tanks must be installed to code by a licensed technician. The homeowner may be required to replace the oil tank if it is deemed to be defective. The homeowner is responsible for the cost of environmental cleanup or repairing any damage to the property caused by a Tenant's oil tank
- a. Any permit fees for the installation of oil tanks required by the city are the sole responsibility of the Tenant.
- 8. The Community hereby reserves the right to install individual water meters on each Tenant's lot in the future, and thereafter, and to charge each Tenant for his/her own water usage and wastewater discharge. Tenant will receive a prior written notice if and when the Community institutes this new practice. In particular, the Community will provide Tenant with prior written notice of its need to have access to Tenant's lot and/or home for the installation of individual meters. Tenant agrees that Management shall be provided such access, which will not be unreasonably withheld by Tenant, and that such installation of meters may be accompanied by a brief interruption to Tenant's water or other services, for which the Community will not be held liable. If, when the Community institutes this new practice, the Community, or its agents or assigns will bill Tenants for water usage and waste water discharge, as determined by Tenant's metered usage and the utility/city's rate, plus a handling charge. Such total charges shall be deemed to be additional rent due on the next date Tenant's monthly rent is due or would have been due. The Community or its agents or assigns shall have the right to enter onto the lot for the purpose of installing, maintaining, and reading the meter and related equipment, and shall have the right, upon reasonable notice, to interrupt service to the mobile home temporarily during any work completed on or relating to the meters. Failure to pay water or wastewater charges, or any other charges assessed as additional rent in a timely manner is considered a breach of the Lease Agreement and may be grounds for eviction.
- 9. Tenant will not tamper with meters or equipment. Tenant will be responsible for the cost of repairing meters damaged by tampering.

GARBAGE

- 1. If the Community is served by individual trash pickups, trash must be stored in secured garbage cans and placed at the rear of each home between collections. The Tenant shall move trash containers to the street for collection on the morning of collection day. No garbage is to be kept on the street overnight. Within twelve (12) hours after collection, the homeowner must return trash cans to the appropriate storage area.
- 2. The following items are considered "non-household trash": furniture, tires, appliances, auto parts, metal, skirting, debris, lumber, mattresses, large electronics, televisions, brush & firewood, paint, and hazardous chemicals. These items are not permitted to be disposed of in the Community, except in cases where there is a dedicated dumpster specifically for these items. In those cases, Tenant agrees to pay Management the cost to dispose each of the above items.
- 3. If Management must remove garbage from the Tenant's lot, a removal fee will be charged to the Tenant.

NON-SOLICITATION & HOME BUSINESSES

- No peddling, soliciting, commercial enterprise or distribution of any type of product or service is permitted
 within the Community without prior written approval for the Community. Anyone entering the Community with
 the intent of selling products or services within the Community will be considered trespassing and shall be
 removed from the property immediately.
- 2. No advertising signs or yard signs, including home "for sale" signs are permitted in the Community without prior written approval from Management.
- 3. No Tenant may canvas homes in the Community for any purpose whatsoever. Violation of this rule shall be grounds for immediate eviction.

ENFORCEMENT

- Failure by a Homeowner or Tenant to comply with these Rules or failure to comply with the terms of the Lease Agreement or state or local laws regarding land-leased communities and landlord/tenant relations is grounds for termination of tenancy and eviction
- 2. In any action to enforce or interpret these Rules or the Lease Agreement, attorney's fees and court costs will be recoverable by the Community to the extent permitted by law
- 3. These rules & regulations are incorporated in the lease agreement and made a part thereof

ACKNOWLEDGEMENT

I/we acknowledge that prior to occupancy I/we have received a complete copy of and have read the Rental Agreement and Rules and Regulations and that I/we fully understand that any breach of the Rental Agreement or of the Rules and Regulations, by me, members of my family, my guests, or persons in the Community with my permission, may result in the Community's termination of my/our tenancy upon written notice.

WITNESS the following signatures and seals:

TENANT:	TENANT:	
Signature	Signature	=
Printed Name	Printed Name	

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,		

APPLICANT						CO-APPLICANT					
FULL NAME	FIRST	INIT		LAST	FULL NA	ME	FIRST		INITI		LAST
BIRTH DATE	GENDER M F	SOCIAL SI	CURIT	Y NUMBER	BIRTH DA	ATE	GENDER M F	SOC	CIAL S	ECURI	TY NUMBER
□ Separated	S Unmarried (includes single, divorced, widowed)	DEPENDE! NUMBER		AGES	MARITAL □Married □ Separate		S Unmarried (include single, divorced, widowed)		PENDE MBER	NTS	AGES
CURRENT ADDRE	ESS (NUMBER, STRE	ET, APT#)			CURRENT	Γ ADDRE	SS (NUMBER, STR	EET, AP	PT#)		
CITY, STATE, ZIP			LENGT YEARS	H AT THIS ADDRESS MONTHS	CITY, STA	ATE, ZIP			ENGTI EARS		HIS ADDRESS NTHS
PRIMARY PHONE			SECON	DARY PHONE	PRIMARY	PHONE		SE	ECONI	DARY I	PHONE
EMAIL ADDRESS					EMAIL AI	DDRESS		•			
RESIDENTIAL STA	ATUS (circle one) RELATIVE	OTHER	MONT	THLY RENT OR MORTGAGE	RESIDEN RENT	TIAL STA	ATUS (circle one) RELATIVE	ОТНІ		MONT \$	HLY RENT OR MORTGAGE
LANDLORD NAM	Е	PHONE FAX			LANDLOI	RD NAMI	Е	PH FA	IONE X	l	
PREVIOUS STREET CITY	ADDRESS (if less than 3	years at present	address)	LENGTH AT ADDRESS YEARS MONTHS	PREVIOU:	S STREET	ADDRESS (if less than		t present	t address)	LENGTH AT ADDRESS YEARS MONTHS
RESIDENTIAL STA		OTHER	MONT	THLY RENT OR MORTGAGE		TIAL STA		OTHI		MONT	HLY RENT OR MORTGAGE
LANDLORD NAM	Е	PHONE FAX	1.		LANDLOI	RD NAMI	Е	PH FA	IONE X		
PREVIOUS STREET CITY	ADDRESS (if less than 3	years at presen	t address)	LENGTH AT ADDRESS YEARS MONTHS	PREVIOUS CITY	S STREET	ADDRESS (if less than	3 years at	t present	address)	LENGTH AT ADDRESS YEARS MONTHS
RESIDENTIAL STA		OTHER	MONT	THLY RENT OR MORTGAGE		TIAL STA		ОТНІ		MONT	HLY RENT OR MORTGAGE
LANDLORD NAM	Е	PHONE FAX			LANDLOI	RD NAMI	Е	PH FA	IONE X		
PREVIOUS ADDR	ESS(if less than 3 years	at present ac	ldress)	LENGTH AT ADDRESS YEARS MONTHS	PREVIOU	S ADDRI	ESS(if less than 3 yea	rs at pres	sent ad		ENGTH AT ADDRESS EARS MONTHS
PLEASE USE A S	ST SEPARATE PIECE OF	ZIP PAPER FOR	R ANY F	FURTHER LANDLORD REFER	CITY RENCES.		ST		ZIP		
				OCCUPANT I	NFORM	MATIC	ON				
NAME: LAST/FI	RST		DATE	OF BIRTH			CURITY #			RE	LATIONSHIP
NOTIEV IN CASE	OF EMEDGENCY	DET.		EMERGENCY CONT			MATION		Tr.	EDITO	NIE
NOTIFY IN CASE	OF EMERGENCY	RELA	ATIONS	HIL	ADD	RESS			TEI	LEPHO:	NE
NOTIFY IN CASE	OF EMERGENCY	RELA	TIONS	HIP	ADD	RESS			TEI	LEPHO	NE

APPLICANT'S EMI	PLOYME	NT (3 year history)		CO-APPLICANT'S EMPLOYMENT (3 year history)						
EMPLOYER	EMPLOY	YER'S CITY, STATE, ZIP		EMPLOYER	EM	IPLOYER'S CITY, STA	ATE, ZIP			
PHONE NUMBER	HIR	E DATE		PHONE NUMBER		HIRE DATE				
POSITION		MONTHLY GROSS SALAI \$	RY	POSITION		MONTHLY GRO	OSS SALARY			
OTHER INCOME-MONTHLY \$	SOURCE OF	OTHER INCOME		OTHER INCOME-MONTHLY \$	SOURG	L CE OF OTHER INCOM	ΙΕ			
ALIMONY, CHILD SUPPORT, OR SEPA REPAYING THE LOAN		TENANCE INCOME NEED	NOT BE	REVEALED IF THE APPLICANT DO	ES NOT CH	IOOSE TO HAVE IT C	CONSIDERED FOR I			
PREVIOUS EMPLOYER (If less than 3 y	ears)			PREVIOUS EMPLOYER (If less than	3 years)					
LENGTH OF PREVIOUS EMPLOYMEN START DATE END	T DATE	PREVIOUS POSITION		LENGTH OF PREVIOUS EMPLOYM START DATE	ENT END DATE	PREVIOUS POSI	TION			
PREVIOUS EMPLOYER (If less than 3 ye	ears)			PREVIOUS EMPLOYER (If less than	3 years)					
LENGTH OF PREVIOUS EMPLOYMEN START DATE ENI	T DATE	PREVIOUS POSITION		LENGTH OF PREVIOUS EMPLOYM START DATE	ENT END DATE	PREVIOUS POSI	TION			
PLEASE PROVIDE AN EXPLANATION	OF ANY JOB	GAPS GREATER THAN 30	0 DAYS							
CREDIT	ATION		CRED	IT INFO	ORMATION					
BANK NAME		☐ CHECKING ☐ SAV	INGS	BANK NAME ☐ CHECKING ☐ :						
ALIMONY/CHILD SUPPORT OBLIGAT	ION	CURRENTLY DELINQUE YES NO	ENT	ALIMONY/CHILD SUPPORT OBLIC	CURRENTLY I YES NO					
		Other Extrao	rdinar	y Recurring Expenses						
LIST ITEMS THAT HAVE A SIGNIFICA	NT IMPACT	TO YOUR BUDGET			ESTIM	ATED MONTHLY AM	OUNT			
OTHER:					\$					
OTHER:					\$					
OTHER:					\$					
OTHER:					\$					
THES			BOTH PPLICAN	THE APPLICANT AND	CO-API	PLICANT APPLICANT	CO-APPLICANT			
HAVE YOU HAD ANY OUTSTANDING JUDGMENTS?	YE		S OR NO	ARE YOU A CO-MAKER, END GUARANTOR ON A LOAN OR		YES OR NO	YES OR NO			
IN THE LAST 7 YEARS, HAVE YOU FILED FOR BANKRUPTCY?				CONTRACT? ARE YOU A PARTY IN A LAW	SUIT?					
HAVE YOU HAD PROPERTY FORECLOSED ON?										
HAVE THE APPLICANT, CO-APPI	ICANT OR	ANY OTHER OCCUPA	NT(S) Bl							
IF YES, EXPLAIN:				A MISPLINEA						
DO YOU HAVE PETS? YE	S NO									
IF YES, HOW MANY, WHAT TYPE, BR	EED AND DE	SCRIPTION:								

				REQUIR	ED HOM	IE INFORMAT	ION	Manager	nent will need p	proof of ownership/transfer
SITE#	EXPECTED DATE	MOVE IN	IF PURCHAS PRIMARY	ING (circle one) SECONDARY	BUY FOR	t	RESII	MUNITY APPLICA DENT RESALE THASE	TION (circle or RELOCATI	.,
BUY FOR RELATION	ISHIP		BUY FO	R NAME			SELLI	ER'S NAME		
HOME WIDTH & LEI	NGTH	HOME YEAR		HOME MODEL				SERIAL#		
# OF BEDROOMS		# OF BATHRO	OMS	MAKE				EXTERIOR COLO	RS	
HOME ADDRESS (if	home is reloc	ating)		CITY		STATE			ZIP	
HOME PURCHASE P	RICE	DOWN PAYM	ENT	SITE RENT		SECURITY DEPOSIT		APPLICATION FE	E	CLOSING FEE
Ф		Ф		Ф		Ф		Ф		Ф

PLEASE READ CAREFULLY AND SIGN BELOW

An investigation concerning the information contained in the Rental Application will be conducted for the Applicant, Co-Applicant and each Occupant eighteen (18) years of age or older who will reside in the home. I (we) accurately prepared my (our) application, including, but not limited to, the credit, employment history and previous landlord information. (The Applicant, Co-Applicant and each Occupant eighteen (18) years of age or older, are all hereinafter collectively referred to as the "Parties to this Rental Application".)

The Parties to this Rental Application understand that this investigation will include, but is not limited to, character, criminal and civil history, records of arrest, rental history, employment salary/details, licensing and vehicle records, and/or any other information deemed necessary by Community Management.

The Parties to this Rental Application grant permission for Community Management, and any other Management-approved organization or person furnishing information, to conduct this investigation as it deems appropriate, and authorizes any person or firm contacted to furnish any information that Community Management may request. It is understood and agreed that if, in the opinion of Community Management, the results of the investigation are unsatisfactory, any offer of residency that has been made will be withdrawn, and the Rental Application will be rejected.

The Parties to the Rental Application hereby warrant to the truth of the information contained in this Rental Application in its entirety, and further recognize that any falsification on this Rental Application, whether or not intentially made, shall be sufficient cause to deny acceptance into the Community, or cause immediate termination of tenancy in the Community.

The Parties to this Rental Application hereby expressly release the Community, its employees, any any procurer or furnisher of information, from any liability whatsoever in the use, procurement, or furnishing of such information, and understand that information contained within the Rental Application may be provided to various local, state and/or federal government agencies, including without limitation, various law enforcement agencies.

The Parties to this Rental Application have read and understand the above statements and conditions to residency, acknowledge that the application fee is nonrefundable, and agree to be bound by all rules, regulations, policies and procedures of the Community that are in force and effect at the time of application for residency, or that may later be adopted.

NOTICE to Texas Applicants: The Selection Criteria and the grounds for which your rental application may be denied includes the following: Criminal History, Previous/Current Rental History, Current Income, Credit History, Failure to provide accurate or complete information on the rental application form. By signing this application you indicate that you have had the opportunity to review the landlord's tenant selection criteria. The tenant selection criteria may include factors such as criminal history, credit history, current income, and rental history. If you do not meet the selection criteria, or if you provide inaccurate or incomplete information, your application may be rejected and your application fee will not be refunded.

APPLICANT'S SIGNATURE		DATE	CO-APPLICA	ANT'S SIGNATURE	DATE
OCCUPANT'S SIGNATURE	DATE	OCCUPANT'S SIGNATURE	DATE	OCCUPANT'S SIGNATURE	DATE
OCCUPANT'S SIGNATURE	DATE	OCCUPANT'S SIGNATURE	DATE	OCCUPANT'S SIGNATURE	DATE
					,

DEMOGRAPHIC INFORMATION OF APPLICANT AND CO-APPLICANT

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

APPLICANT	CO-APPLICANT			
Ethnicity: - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: Not Hispanic or Latino I do not wish to provide this information	Ethnicity: - Check one or more Hispanic or Latino Mexican Puerto Rican Cuban Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: Not Hispanic or Latino I do not wish to provide this information			
Race: - Check one or more American Indian or Alaska Native – Print name of enrolled or principal tribe:	Race: - Check one or more ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe:			
□ Asian □ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean □ Vietnamese □ Other Asian – Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on: □ Black or African American	Asian Asian Indian Chinese Filipino Japanese Korean Vietnamese Other Asian − Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:			
 □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on: 	 □ Native Hawaiian or Other Pacific Islander □ Native Hawaiian □ Guamanian or Chamorro □ Samoan □ Other Pacific Islander – Print race, for example, Fijian, Tongan, and so on: 			
☐ White ☐ I do not wish to provide this information	☐ White☐ I do not wish to provide this information			
Sex: Female Male I do not wish to provide this information TO BE COMPLETED BY THE FINANCIAL INS	Sex: Female Male I do not wish to provide this information			
APPLICANT	CO-APPLICANT			
Was the ethnicity of the applicant collected on the basis of visual observation or surname? $\ \square$ Yes $\ \square$ No	Was the ethnicity of the co-applicant collected on the basis of visual observation or surname? $\ \square$ Yes $\ \square$ No			
Was the race of the applicant collected on the basis of visual observation or surname? Was the sex of the applicant collected on the basis of visual observation or surname? □ Yes □ No	Was the race of the co-applicant collected on the basis of visual observation or surname? Was the sex of the co-applicant collected on the basis of visual observation or surname? □ Yes □ No □ Yes □ No			

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH:

□ Face-to-Face Interview (includes Electronic Media w/ Video Component) □ Telephone Interview □ Fax or Mail □ Email or Internet



Privacy Policy

Sun's mission statement

Sun Communities, Inc. is committed to being the premier provider of quality community lifestyles by offering individualized housing and residential services.

Sun's vision statement

Sun Communities is an inspired, engaged, and collaborative team committed to providing extraordinary service to our residents, customers and each other.

A message to our customers:

Sun Communities has a long tradition of integrity and service. These are a part of our company's core values, and are reflected in the way we serve our customers each day. This privacy policy reflects the policy for all of the entities that make up the Sun family of companies. It describes how information, which includes customer and financial information, may be collected and shared, as well as the steps Sun Communities takes to protect this information from unauthorized access. This policy applies both to current and former residents and customers, and is designed to comply with the privacy provisions in Title I of Gramm-Leach-Bliley Act, as well as applicable federal and state privacy regulations.

Effective Date of Privacy Policy: 9/1/19.

Sun Communities takes great care to safeguard your customer information and to ensure its accuracy.

Sun Communities is committed to protecting your privacy and developing technology that gives you the most powerful and safe online experience. This Privacy Policy governs Sun Communities' collection of data on the Site (defined below) and offline, and it governs the usage of that data. By using the Sun Communities site or by providing Sun Communities with information offline, you consent to the data practices described in this statement.

Definitions

"Non-Personal Information" is any information that is not Personally Identifiable Information.

"Personally Identifiable Information" is non-public information Sun Communities receives from your use of the Site that can be used, alone or in combination with other information in Sun Communities possession, to identify a particular individual. It may include information such as name, home or work address, telephone number, email address, and other personal information you provide us.

"Site" refers to the Sun Communities website and other related websites, blogs, domains, and mobile sites maintained by Sun Communities.

"Sun Communities" includes all of the Sun family of companies.

"You" and "your" mean the individual or entity visiting or using the Site.

Collection of your Personal Information

Sun Communities collects Personally Identifiable Information, such as:

• information you provide on applications or other loan or account forms, including, but not limited to, your name, address, and financial information;

- information it receives through your transactions or experiences with affiliates within the Sun family of companies, such as your account, balance and payment history; and
- information it receives from outside companies, such as credit reporting agencies, which report your credit score and credit history.

Sun Communities also collects anonymous demographic information, which is not unique to you, such as your ZIP code, age, gender, preferences, interests and favorites.

If you use the Site, there is also information about your computer hardware and software that is automatically collected by Sun Communities. This information may include: your IP address, browser type, domain names, access times and referring web site addresses. This information is used by Sun Communities for the operation of the services it provides, to maintain quality of the services it provides, to provide general statistics regarding use of the Site, and for marketing purposes.

Please keep in mind that if you directly disclose Personally Identifiable Information or personally sensitive data through Sun Communities public message boards (online or offline), this information may be collected and used by others. Note: Sun Communities does not read any of your private online communications.

Sun Communities encourages you to review the privacy policies of web sites you choose to visit, including those web sites that you visit as a result of a link/web address on the Site or that Sun Communities provides to you in any of its literature, marketing material or in any other medium, so that you can understand how those web sites collect, use and share your information. Sun Communities also encourages you to review the offline privacy statements of any vendors that you learn of through Sun Communities before providing any information to them. Sun Communities is not responsible for the privacy policies or other content on web sites outside of the Sun Communities and Sun Communities family of web sites, and Sun Communities is not responsible for the privacy policies or use of Personally Identifiable Information with third-party vendors that you provide information to.

The provision of a link on the Site or offline to any other web site or location or the provision of contact information for a third-party vendor is for your convenience and does not signify Sun Communities' endorsement of that third-party vendor, its web site, or its contents. When you click on such a link or visit such web address, you will not be on a web site operated or maintained by Sun Communities. While visiting these third-party web sites, a third party may collect personal information or anonymous data from you. Sun Communities has no control over, does not review, and cannot be responsible for these outside web sites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside web sites, content, or any collection of data after you click on a link or visit a web site to or for a third party. Further, this Privacy Policy does not apply to the collection of data that a third-party vendor collects or that you provide offline.

Use of your Personal Information

Sun Communities limits employee access to nonpublic personal information to those who need to know this information in order to serve customer relationships. Employees are educated about the importance of privacy in accordance with our Standards of Conduct Policy.

Sun Communities collects and uses your personal information for online and offline activities, including operating the Site and delivering the services you have requested. Sun Communities may use your Personally Identifiable Information to communicate with you regarding services provided to you from or through Sun Communities and its affiliates. Sun Communities also uses your Personally Identifiable Information to inform you of other products or services available and for other marketing activities from Sun Communities and its affiliates. Sun Communities may also contact you via surveys to conduct research about your opinion of current services or of potential new services that may be offered.

As listed in this statement, the Sun family of companies encompasses a number of different companies that provide a wide range of quality financial services, including land leases, home sales, storage rentals, mortgage services, and insurance. In order to evaluate your needs and to introduce you to additional financial services that Sun Communities offer, you consent to the sharing of information among these companies about your transactions, account history or other experiences with the Sun family of companies, which Sun Communities encompasses.

In addition, Sun Communities may also share within the Sun family of companies non-experience information. Information received from applications or outside sources such as credit reporting agencies is considered non-experience information. **Under the Fair Credit**Reporting Act, you may advise us that you do not want us to share this non-experience information within the Sun family of companies, by completing and mailing the attached Opt-Out Request Form. Please allow up to 90 days for a response and processing.

Sun Communities does not sell, rent or lease its customer lists to third parties. Sun Communities may, from time to time, contact you on behalf of external business partners about a particular offering that may be of interest to you. In those cases, your Personally Identifiable Information (e.g., e-mail, name, address, telephone number) is not transferred to the third party. Sun Communities may also work with other companies in joint marketing agreements to provide you with financial services that Sun Communities does not offer, but that Sun Communities believes may be of interest to you. In addition, Sun Communities may share personally identifiable information and other data with other trusted partners, which may include, contractors, consultants and service providers, to help us perform statistical analysis, send you email, newsletters, marketing material, postal mail, provide customer support, arrange for deliveries, operation of the Site technology, internal operations, marketing services, and other related services; unless you have opted-out of such sharing with these trusted partners. Access to your Personally Identifiable Information by such trusted partners is limited to the information reasonably necessary for the trusted partner to perform its limited function for Sun Communities. Sun Communities also contractually

requires that its trusted partners: (i) protect the privacy of your Personally Identifiable Information consistent with this Privacy Policy, and (ii) not use or disclose your Personally Identifiable Information for any purpose other than providing Sun Communities with products and services. All such third parties, i.e., trusted partners, are prohibited from using your personal information except to provide these services to Sun Communities, and they are required to maintain the confidentiality of your information.

Sun Communities does not use or disclose sensitive personal information, such as race, religion, or political affiliations, without your explicit consent.

Sun Communities keeps track of the pages our customers visit within the Site and third-party web sites that provide services to or through Sun Communities, in order to determine what Sun Communities services are the most popular. This data is used to deliver customized content and advertising within Sun Communities to customers whose behavior indicates that they are interested in a particular subject area.

The Site will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on Sun Communities or the site; (b) protect and defend the rights or property of Sun Communities; (c) comply with a governmental regulation or lawful demand, and, (c) act under exigent circumstances to protect the personal safety of users of Sun Communities, or the public.

Sun Communities may combine non-personal information you provide through the Site or offline with information from other users to create aggregate data. Aggregate data does not (i) contain any information that could identify you, or (ii) include your personal contact information. Sun Communities requires parties with whom it shares aggregate data to agree they will not attempt by any means to use other information to transform such information into Personally Identifiable Information.

Sun Communities may receive personal information about you from other sources like telephone or fax, from affiliates or third-party companies, or companies that it engages to provide services (such as payment processing services, attorneys, law firms or any other company that you provide personal information to) in connection with the Site or that you provide offline (collectively, "Third-Party Data Sources"). Third-Party Data Sources may also supply us with personal information, such as your name, email and mailing address information or your login credentials for such Third-Party Data Source's web site or service, in order to help Sun Communities to provide services. Sun Communities may add this information to the information we have already collected from you via the Site and/or offline in order to deliver and improve the services Sun Communities provides and for other marketing purposes.

This Privacy Policy applies only to the use and disclosure of personal information that we collect while you use the Site or that we collect offline.

Communications through SMS/Text Messaging

If you provide Sun Communities with a mobile number and consent to contact you by text message, otherwise known as SMS messaging, Sun Communities may text you information, notifications and reminders about payments or fees due. Sun Communities does not charge to send or receive text messages.

Some wireless carriers may charge message and data rates for text messages received by you from Sun Communities. Please check with your wireless carrier for applicable text message fees. If you elect to receive text messages from Sun Communities, you may stop receiving text messages by replying "STOP" to opt-out of the service.

Sun Communities does not support every wireless carrier service provider. Sun Communities may modify or terminate its text messaging services without notice and at any time and for any reason, without liability to you, or to any other user or third party.

If you authorize Sun Communities to send you text messages, then you understand and agree that Sun Communities may send text messages with information about your account or any services provided by Sun Communities or its affiliates, which may include, but is not limited to, account balances, payment due dates, amounts due, and pertinent marketing information. You agree to provide a valid mobile phone number for these services and assume full responsibility for the mobile phone number you provide, including responsibility to indemnify and hold harmless Sun Communities for providing an incorrect mobile phone number.

Use of Cookies and Data Collected

The Site uses "cookies" to help you personalize your online experience. A cookie is a text file that is placed on your hard disk by a Web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you.

One of the primary purposes of cookies is to provide a convenience feature to save you time. The purpose of a cookie is to tell the web server that you have returned to a specific page. For example, if you personalize Sun Communities pages, or register with Sun Communities site or services, a cookie helps Sun Communities to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the Site, the information you previously provided can be retrieved, so you can easily use the Sun Communities features that you customized.

You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the Site, Sun Communities services or web sites you visit.

For more information about how to manage your cookies preferences, use the 'help' menu of your web browser or explore the customer support sections of your web browser. To opt-out of all cookies or certain advertising cookies, visit the company web site for your browser. Here are links to some browsers' web sites:

Google Chrome: www.google.com
 Internet Explorer: support.microsoft.com
 Mozilla Firefox: support.mozilla.org
 Safari: support.apple.com
 Opera: www.opera.com

Do Not Track Notice. Your browser may provide you with the option to send a "Do Not Track" signal to web sites you visit. This signal is used to request that web sites not send the requesting device cookies, but websites have no obligation to respond to such signal or to modify their operation. At the current time, the Site is not programmed to recognize Do Not Track signals, so the Site will not treat you differently if the Site receives such signals from your browser and Sun Communities may not comply with Do Not Track settings on your browser.

To help Sun Communities optimize the Site, Sun Communities may allow other authorized third parties to place or recognize unique cookies or other tracking technology on your browser. Any information provided to third parties through cookies will not be Personally Identifiable Information, but may provide general segment information to enhance your user experience by providing more relevant marketing. Third-party services and tools Sun Communities uses that may send cookies to users of the Site or utilize other tracking technology to collect certain information from users include:

AppNexus: AppNexus collects anonymous data (ad views, browser information, cookie data, date/time, demographic data, hardware/software type, internet service provider, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, Clickstream Data, PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information). AppNexus privacy policy can be found at: appnexus.com/platform-privacy-policy. Aggregate data is shared with third parties. Anonymous data is shared by third parties. Sun Communities does not combine the information collected through AppNexus with Personally Identifiable Information.

Facebook Custom Audience: Facebook Custom Audience, operated by Facebook Business (formerly Facebook Custom Audience), collects anonymous data (ad views, analytics, browser information, cookie data, date/time, demographic data, hardware/software type, internet service provider, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, Clickstream Data, PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information). Facebook Custom Audience's privacy policy can be found at: https://www.facebook.com/privacy/explanation. Facebook Business shares data it collects with third parties.

Google Dynamic Remarketing and Google AdWords: Google Dynamic Remarketing (operated by Google AdWords) and Google AdWords collect anonymous data (ad views, browser information, cookie data, date/time, demographic data, hardware/software type, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, Clickstream Data, PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information). Google Dynamic Remarketing's and Google AdWords privacy policy can be found at: http://www.google.com/intl/en/policies/privacy/. Anonymous data is shared with third parties. Sun Communities does not combine the information collected through Google Dynamic Remarketing or Google AdWords with Personally Identifiable Information.

Twitter Advertising and Twitter Analytics: Twitter Advertising (operated by Twitter) and Twitter Analytics (operated by Twitter) collect anonymous data (analytics, browser information, cookie data, date/time, demographic data, hardware/software type, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information). Twitter Advertising's privacy policy can be found at: https://twitter.com/privacy?lang=en. Aggregate data is share with third parties. Anonymous data is shared with third parties. PII a data is shared with third parties. Sensitive data is shared with third parties. Data is retained by Twitter Advertising for 18-24 months. Sun Communities does not combine the information collected through Twitter Advertising with Personally Identifiable Information.

Google Analytics: Google Analytics collects information such as how often users visit the Site, what pages they visit when they do so, and what other sites they used prior to coming to the Site. We use the information we get from Google Analytics only to improve the Site. Google Analytics collects only the IP address assigned to you on the date you visit the Site, rather than your name or other identifying information. You can review Google's privacy policy at https://www.google.com/policies/privacy/. We do not combine the information collected through Google Analytics with Personally Identifiable Information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit the Site, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to this Site is restricted by the Google Analytics Terms of Use and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to the Site by disabling cookies on your browser (see below).

Google Tag Manager: Google Tag Manager collects anonymous data (ad views, analytics, browser information, cookie data, date/time, demographic data, hardware/software type, internet service provider, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, device ID (EU PII), PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information, health information, sensitive data (details undisclosed)). Google Tag Manager's privacy policy can be found at: http://www.google.com/policies/privacy/. Aggregate data is share with third parties. Anonymous data is shared with third parties. PII a data is shared with third parties. Sun Communities does not combine the

information collected through Twitter Advertising with Personally Identifiable Information.

Type Kit by Adobe: Type Kit by Adobe collects anonymous data (ad views, analytics, browser information, cookie data, date/time, interaction data, page views and serving domains), pseudonymous data (IP Address (EU PII), PII (name, address, email address, login, EU- IP address, EU-unique device ID), and sensitive (financial information). Type Kit by Adobe's privacy policy can be found at: http://www.adobe.com/privacy/policies/typekit.html. Aggregate data is share with third parties. Sensitive data is shared with third parties. Sun Communities does not combine the information collected through Twitter Advertising with Personally Identifiable Information.

Facebook for Developers (formerly Facebook Connect): Facebook for Developers operates Facebook Connect, which collects anonymous data (ad views, analytics, browser information, cookie data, date/time, demographic data, hardware/software type, internet service provider, interaction data, page views, and serving domains), pseudonymous data (IP Address (EU PII), search history, location based data, Clickstream Data, PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information). Facebook for Developers' privacy policy can be found at: https://www.facebook.com/about/privacy/. We do not combine the information collected through Facebook for Developers with Personally Identifiable Information.

Hotjar: Hotjar collects information (analytics, browser information, cookie data, date/time, demographic data, hardware/software type, internet service provider, page views and interaction data) and pseudonymous data (IP Address (EU PII), location based data, Clickstream Data, device ID (EU PII)), and PII (EU- IP address, EU- unique device ID). Hotjar's privacy policy can be found at: http://www.hotjar.com/privacy. For more information about the information Hotjar may collect, please inquire further at https://www.hotjar.com/contact. We do not combine the information collected through Hotjar with personally identifiable information.

Marchex: Marchex collects information (browser information, cookie data, date/time and page views) and pseudonymous data (IP Address (EU PII), search history, device ID (EU PII)), and PII (name, address, phone number, email address and login). Marchex's privacy policy can be found at: http://www.marchex.com/legal/privacy-statement.

Bing Ads: Bing Ads collects anonymous (ad views, browser information, cookie data, date/time, demographic data, hardware/software type, interaction data, page views, serving domains), pseudonymous (IP Address (EU PII), search history, Clickstream Data), PII (name, address, phone number, email address, login, EU- IP address, EU-unique device ID), sensitive (financial information), and location based data. Bing Ad's privacy policy can be found at: https://privacy.microsoft.com/en-us/privacystatement/. We do not combine the information collected through Bing Ads with personally identifiable information.

Each of the services and tools listed above is governed by the privacy policy established by the respective third-party provider. Sun Communities encourages you to refer to such policies, which are linked to above in the description of each service.

Web Beacons:

The Site may use web beacons. Web beacons are small pieces of data that are embedded in images on the pages of websites. Sun Communities also use these technical methods to analyze the traffic patterns on its websites, such as the frequency with which you visit various parts of the Site. These technical methods may involve the transmission of information either directly to Sun Communities or to another party authorized by Sun Communities to collect information on our behalf. Sun Communities also uses these technical methods in HTML e-mails that Sun Communities sends you to determine whether you have opened those e-mails and/or clicked on links in those e-mails. The information from the use of these technical methods may be collected in a form that is personally identifiable.

Security of your Personal Information

Sun Communities secures your personal information from unauthorized access, use or disclosure. Sun Communities secures the Personally Identifiable Information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure. When personal information (such as a credit card number) is transmitted to other Web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol.

Storage and Processing

Your information collected through the Site may be stored and processed in the United States or any other country in which Sun Communities or its affiliates or service providers maintain facilities. Sun Communities may transfer information that it collects about you, including personal information, to affiliated entities, or to other third parties across borders and from your country or jurisdiction to other countries or jurisdictions around the world. If you are located in the European Union or other regions with laws governing data collection and use that may differ from U.S. law, please note that Sun Communities may transfer information, including your personal information, to a country and jurisdiction that does not have the same data protection laws as your jurisdiction, and you consent to the transfer of information to the U.S. or any other country in which Sun Communities or its parent, subsidiaries, affiliates or service providers maintain facilities and the use and disclosure of information about you as described in this Privacy Policy.

Personal information, which may or may not include Personally Identifiable Information, may be accessed by Sun Communities or transferred to Sun Communities in the United States or to Sun Communities' affiliates, business partners, merchants, or service providers elsewhere in the world. By providing Sun Communities with Personally Identifiable Information, you consent to this transfer. Sun Communities will protect the privacy and security of Personally Identifiable Information according to Sun Communities' Privacy Policy, regardless of where it is processed or stored. If you do not consent to having your information processed and stored in the U.S., please do not provide it to Sun Communities.

Note About Children

Sun Communities is in compliance with the requirements of COPPA (Children's Online Privacy Protection Act), Sun Communities does not collect any information from anyone under 13 years of age. Sun Communities' web sites, products and services are all directed to people who are at least 13 years old or older.

Transfer of Ownership

If ownership of the Site or Sun Communities changes, whether in whole or in part, information collected through the Site or offline about you may be transferred to the new owner so that any service provided online or offline can continue. In that case, your user information would remain subject to the terms and conditions of then current Privacy Policy.

California Privacy Rights

Under Section 1798.83 of the California Civil Code, residents of California can obtain certain information from companies with whom they have an established business relationship. That information is about the Personally Identifiable Information those companies have shared with third parties for direct marketing purposes during the preceding calendar year. The law requires companies to inform consumers about the categories of Personally Identifiable Information shared with third parties, the names and addresses of those third parties, and examples of the services or products marketed by those third parties. To request a copy of the information disclosure provided by us under Section 1798.83 of the California Civil Code, please contact us http://www.suncommunities.com/contact-us/. Please allow up to 90 days for a response and processing.

CAN-SPAM Compliance Notice

Sun Communities fully complies with the Federal CAN-SPAM Act. You can always opt out of receipt of further email correspondence from Sun Communities. Please allow up to 10 days for processing.

Opting Out of Information Sharing and Emails

If you do not want Sun Communities to share your information with our contractors and service provider, as described above, or if you do not want to receive emails from Sun Communities, you can direct us not to share that information or you can direct us not to email you by contacting us at http://www.suncommunities.com/contact-us/ or at the address or telephone number in the "Contact Information" section below. An opt-out of information sharing will not apply to information sharing arrangements that are otherwise required by law or judicial process or in order to notify you of an urgent matter or to provide you with required services related to a transaction you entered into with Sun Communities.

Contact Information

Sun Communities welcomes your comments or questions regarding this Privacy Policy. If there are any questions regarding this privacy policy or any other policies, you may contact Sun Communities at http://www.suncommunities.com/contact-us/. You may also contact us by mail or telephone at:

Sun Communities, Inc. / Sun Home Services, Inc. 27777 Franklin Road Suite 200 Southfield, MI 48034 (844) 746-1845

Whether or not you choose to opt out, Sun Communities may share identifying information and information about your transactions and experiences within the Sun family of companies. Even if you choose to opt out, you will continue to receive statements and other account information, such as Sun Communities special offers that could be of value to you from other affiliates in the Sun family of companies.

Changes to this Statement

Sun Communities will occasionally update this Privacy Policy to reflect company and customer feedback. Sun Communities encourages you to periodically review this Statement to be informed of how Sun Communities is protecting your information. This Privacy Policy can be found online at http://www.suncommunities.com/privacy/ or you may pick up a copy at Sun Communities offices.

Acknowledgment of Receipt of Privacy Policy

By signing below, I acknowledge that I have be	een provided with a copy of Sun Communities' Privacy Policy.
X	Dated:
Print name:	





Fair Credit Reporting Act Opt-Out Request Form

Please exclude me from non-experien	ce information sharing within the Sur	family of companies as desc	ribed above.
Date:			
Name:			
Community:			
Address:			
Site			#:
		City:	
	State:	Zip Code:	
Please provide a telephone number that sis required to opt-out): ()	Sun Communities may use to contact yo	u if Sun Communities has ques	tions (this information
Please provide an e-mail address that Su	ın Communities may use to contact you il	Sun Communities has question	s (optional):
By signing below, I confirm that I wish Communities' Privacy Policy.	to opt-out of all non-experience info	mation sharing as described	in Sun
•	Dated:		
Print name:	Dated:		
(Dated:		
Signature			

Please complete all information on this form and mail it back to Sun Communities at the following address:

Sun Communities, Inc. / Sun Home Services, Inc. – Opt-Out Program

27777 Franklin Road, Suite 200 Southfield, MI 48034 www.suncommunities.com (844) 746-1845





Consent to Receive Communications through Text Messages (SMS Messaging)

x_ s	ignature	Dated:	
Р	rint name:		
	. ,	Dated:	
Com	By signing below, I confirm that I wish to receive, as st nmunities.	tated above, text messages	s from Sun
http:	You acknowledge receipt of Sun Communities' Privacy //www.suncommunities.com/privacy-policy/	y Policy, which may also be	e found at
	You may opt-out of receiving text messages by replyin	ng with the word "STOP".	
	You may receive up to 8 text messages per month.		
serv	Sun Communities does not charge to send you text moice provider's message and data rates may apply.	essages; however, your ce	ll phone
	My telephone number for text messages is: ()	(insert your nu	mber).
	request that Sun Communities send me text message ide information about Sun Communities, account balan reminders about payments or fees due, surveys, events	ices, payment due dates, n	•





Consent to Receive Marketing Material by Email

	ng material a	about Sun Comn	mail messages to my email address below, which nunities, its events and promotions, and the events
My email addre	ss is:	@	(insert your email address).
	nail or by con	tacting Sun Cor	ng messages by clicking the unsubscribe button at mmunities through the form at:
You acknowled http://www.suncomm			ies' Privacy Policy, which may also be found at
By signing belo Communities.	w, I confirm	that I wish to red	ceive, marketing material by email from Sun
XPrint name:			Dated:
X Signature			Dated:
Olyllatul C			

Rev. 10/8/19

FACTS

WHAT DOES SUN COMMUNITIES, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and Payment history
- Credit history and Credit scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sun Communities, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sun Communities, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes—information about your transactions and experiences		
For our affiliates' everyday business purposes—information about your creditworthiness		
For our affiliates to market to you		
For non-affiliates to market to you		

To limit our sharing ■ Call (844) 746-1845—our menu will prompt you through your choice(s) ■ Visit us online: www.suncommunities.com or ■ Mail the form below Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. Call (844) 746-1845 or go to www.Suncommunities.com



Mail-in Form			
If you have a	Mark any/all you want to limit:		
joint account, your choice(s) will apply to	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
everyone on your	☐ Do not allow your affiliates to use my personal information to market to me.		
account unless you mark below.	Do not share my personal information with non-affiliates to market their products and services to me.		
Apply my	Name		Mail to:
choices only to me	Address		Sun Communities, Inc.
	71441000		27777 Franklin Rd. Suite 200
	City Ctata 7in		-
	City, State, Zip		Southfield, MI 48034
	Account #		

Who we are			
Who is providing this notice?	Sun Communities, Inc.		
What we do			
How does Sun Communities, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
How does Sun Communities, Inc.	https://www.suncommunities.com/privacy-policy/ We collect your personal information, for example, when you		
collect my personal information?	 Open an account or Deposit money Pay your bills or Apply for a loan Use your credit or debit card 		
	We also collect your personal information from other companies. OR We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only		
	 sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you 		
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.		
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.		

Other important information

"For California residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will limit sharing with our affiliates to the extent required by California law."

"For Vermont residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness with our affiliates other than as permitted by Vermont law, unless you authorize us to make those disclosures."