

THE CLAYTON GRP., INC. PRIVACY POLICY

Introduction

The Clayton Grp., Inc. (the "Company") respects the privacy of its Members and is dedicated to honoring their preferences regarding the use and disclosure of information collected while using the Web Site or Transaction Portal. The Company is continually developing technology to enhance Transaction Portal features and security and to provide Members with choices regarding information use and disclosure. This Privacy Policy sets forth the Company's policies regarding collection, storage, access, use and disclosure of information relating to a Member's application, registration, use of the Transaction Portal and communications with the Company.

Updates to the Privacy Policy

The Company may update this Privacy Policy from time to time as new features and services become available on the Transaction Portal and to keep pace with technological developments. You are responsible for checking this page periodically for changes and updates to this Privacy Policy. Your use of the Transaction Portal following any posted and effected change will be deemed an acceptance of such change. This Privacy Policy is part of, and incorporated into, the Agreement.

Information Collection, Use and Disclosure Activities

Registration Information: The Company may require users of the Web Site or Members and Users of the Transaction Portal to provide certain information, including name, company, title, email address, phone number, mailing address and bank reference(s), which the Company will use to verify that each applicant for membership meets the minimum criteria for listing and placing bids on products on the Transaction Portal. There is no Transaction Portal membership directory and contact information and other Member-specific information is used only internally by the Company to operate the Transaction Portal and to communicate with Members. Member-specific information is available to other Members only to the extent authorized by a Member according to its Transaction Portal preferences, or as authorized by a Member in the context of a particular transaction.

Occasionally, the Company may disclose the names of Members who consent in advance to such disclosure to third parties who provide services of interest to such Members. Moreover, the Company shall have the right to publicly disclose the fact that Member is a Member of the Transaction Portal.

The Company reserves the right to disclose any information if such action is necessary (a) to conform to the requirements of law or to comply with legal process or subpoena served on the Company, (b) to protect and defend the legal rights or property of the Company, the Transaction Portal or its Members, or (c) in an emergency, to protect the health and safety of its Members or the general public. The Company further reserves the right to release any information concerning any Member if that Member participates (or is reasonably suspected of participating) in any illegal activity, even without a subpoena, warrant, or other court order. Finally, the Company reserves the right to cooperate with law enforcement agencies in identifying those who may be using our servers or services for illegal activities, and to report any suspected illegal activity to law enforcement agencies for investigation or prosecution.

Transactional Information: Information relating to Member transactions, such as contact information, loan pool value, transaction type, transaction amount, payment, shipping and billing information, shall remain confidential, and shall be used by the Company for the purpose of monitoring transaction activity, or to maintain, upgrade, and repair the Transaction Portal. Transaction information shall only be disclosed to other Members who are a party to a particular transaction, or as otherwise required by law, regulation, or industry self-regulation. Further, the Company may incorporate such transactional information, in the aggregate, into analyses of, and reports on the state of, the whole loan market (or segment thereof), which analyses it may sell to outside parties.

Aggregated Information: The Company may collect, use and disclose for marketing and other purposes certain general, demographic and statistical information regarding Transaction Portal membership, transactions and usage. Such information is aggregated prior to disclosure, and will not include any personally identifying information specific to a particular Member or transaction.

Technical and Usage Information: To operate the Transaction Portal, enhance its functionality, and ensure that Member transactions and communications are convenient, dependable and secure, the Company may collect, store and use technical and Transaction Portal usage information relating to a Member's activities on the Transaction Portal. Such information includes the Internet Protocol ("IP") address from which a Member accesses the Transaction Portal, which is used only internally by the Company as required for server operation and other technical uses, and is not disclosed to Members or other persons.

Member Communications and Marketing: The Company may use Member contact information, such as e-mail addresses, to communicate with Members regarding available transactions, to notify Members of changes in Transaction Portal functionality and features, product and service updates, patches, policy changes, billing and other activities relating to a Member's use of the Transaction Portal, and for marketing purposes.

Updates of Information

As part of your use of the Transaction Portal, you are responsible for maintaining and updating, as applicable, your membership information with current, accurate, and complete information. Members may view, update, and/or edit the contact information they have provided to the Company by logging into your account and following the appropriate instructions.

Access to Information by Member Personnel

Members of the Transaction Portal may designate multiple Users who are able to view and change Member and transactional information.

Collection and Use of Information Using 'Cookies'

The Company does not collect personally identifying information about you except when you specifically and knowingly provide it. As with many state-of-the-art Internet sites, the Transaction Portal uses "cookies" to enhance the functionality of the Transaction Portal and to make transactions and other activities more convenient and efficient for Members. A "cookie" is a small text file stored locally on the computer used to access the Member account, and contains information relating to a Member's past use of the Transaction Portal. For example, a cookie may contain information previously entered on a Transaction Portal form, which may be recalled as default information when that form is accessed at a later time. This prevents reentry of frequently used information each time a Member account is accessed. Cookies are also useful in streamlining log-in, and in preserving transactional information between sessions. Cookies will likely play an increasingly important role as we enhance the ability of Members to customize the functionality of the Transaction Portal to better meet their needs and preferences. Most Internet browsers include preference settings that allow users to be notified and control when and how cookies may be placed on their computers. Please review your browser's documentation or "help" feature for more information on that functionality. Disabling cookies, however, will prevent a Member from being able to transact business on the Transaction Portal

Linked Sites

The Transaction Portal contains hyperlinks through which other Internet Web sites may be accessed by Members. The Company is not responsible for and cannot make any assurances regarding the privacy, or other policies or practices of the operators of such Web sites. Such links are provided only for the convenience of our Members, and the presence of any link does not imply that the Company endorses, approves or is responsible for such Web sites.

Public Forums

The Company may make message boards and discussion forums available on the Transaction Portal. If you choose to voluntarily disclose certain information on any such public area of the Transaction Portal, you understand and agree that such information will be freely accessible by other users of the Transaction Portal. Therefore, we encourage you to exercise caution when posting information on public message boards or discussion forums.

Security

The Company is very concerned with the security of information relating to our Members' use of the Transaction Portal and has implemented systems and procedures to prevent unauthorized access to that information. The physical server is protected full-time (24/7). All confidential commercial information entered on the Transaction Portal is secured by password protection, encryption and the Company's internal processes. The Company does not release commercial information related to a specific transaction, user, or company to anyone without prior written consent by all parties involved. Information is transmitted using a Secure Sockets Layer (SSL) connection and, once stored, is maintained using physical and technical security measures in place at the Company's data center. The Company will, on occasion, use certain commercial data in aggregated form. No individual user, company or transaction data will be available from the aggregated data. Although we take all reasonable precautions to protect our Members' information, due to the open nature of the Internet, we cannot guarantee that any information stored on our servers, or transmitted to or from you will be free from unauthorized access. By using the Transaction Portal, you understand and agree to assume these risks.

Consent to Processing

By providing any personal information to the Site, all users, including without limitation users in the European Union, fully understand and unambiguously consent to the collection and processing of such information in the United States.