

Website Privacy Policy

Protecting your private information is our priority. This Statement of Privacy applies to <http://www.hecmexam.org/>, <https://hecmexam.netcertification.com/> and PAVR Software Solutions and governs data collection and usage. For the purposes of this Privacy Policy, unless otherwise noted, all references to PAVR Software Solutions (PAVR) include www.hecmexam.org and <https://hecmexam.netcertification.com/>. The above specified websites are education and occupational testing sites operated under contract with the United States Department of Housing and Urban Development's Office of Housing Counseling. By using the above specified websites, you consent to the data practices described in this statement.

Collection of your Personal Information

In order to better provide you with products and services offered on our Site, PAVR may collect personally identifiable information, such as your:

- First and Last Name
- Date of Birth
- Last 4 digits of SSN
- Mailing Address
- E-mail Address
- Phone Number
- Employer Information

If you purchase PAVR's products and services, we collect billing and credit card information. This information is used to complete the purchase transaction.

We do not collect any personal information about you unless you voluntarily provide it to us. However, you may be required to provide certain personal information to us when you elect to use certain products or services available on the Site. These may include: (a) registering for an account on our Site; (b) sending us an email message; (c) submitting your credit card or other payment information when ordering and purchasing products and services on our Site. To wit, we will use your information for, but not limited to, communicating with you in relation to services and/or products you have requested from us.

Use of your Personal Information

PAVR collects and uses your personal information to operate its website(s) and deliver the services you have requested.

Sharing Information with Third Parties

PAVR transfers your registration information including personal information and exam results to the United States Department of Housing and Urban Development (HUD) servers on regular intervals. This is required so that upon successful completion of HECM certification exam your name can be added to HUD approved HECM Roster for counselors. Your name is validated with uniquely identifiable personal details. PAVR transfers the data to HUD servers using industry standard secure FTP protocol.

PAVR does not share your credit card details with anyone including HUD. When you are purchasing any product offered on our website, we transfer your credit card details to the payment validation gateway using SSL protocol. We never store your credit card details on our servers.

PAVR may disclose your personal information, without notice, if required to do so by law.

Automatically Collected Information

Information about your computer hardware and software may be automatically collected by PAVR. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain quality of the service, and to provide general statistics regarding use of the PAVR website.

Use of Cookies

The PAVR website may use "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. One of the primary purposes of cookies is to provide a convenience feature to save you time. 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 PAVR services or websites you visit.

Links

This website contains links to other sites. Please be aware that we are not responsible for the content or privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of any other site that collects personally identifiable information.

Security of your Personal Information

PAVR secures your personal information from unauthorized access, use, or disclosure. PAVR uses industry standard SSL (Secure Socket Layer) protocol on our registration website (<https://hecmexam.netcertification.com/>) while collecting your personal information and credit card details. This protocol encrypts all data over internet transfer.

While transferring your personal details along with exam completion details to HUD servers, we use industry standard Secure FTP protocol.

We strive to take appropriate security measures to protect against unauthorized access to or alteration of your personal information. Unfortunately, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, you acknowledge that: (a) there are security and privacy limitations inherent to the Internet which are beyond our control; and (b) security, integrity, and privacy of any and all information and data exchanged between you and us through this Site cannot be guaranteed.

Children Under Thirteen

PAVR does not knowingly collect personally identifiable information from children under the age of thirteen. If you are under the age of thirteen, you must ask your parent or guardian for permission to use this website.

External Data Storage Sites

We may store your data on servers provided by third party hosting vendors with whom we have contracted. All access to such servers is restricted to only authenticated PAVR personnel.

PAVR does not store your credit card details on our servers.

Changes to this Statement

PAVR reserves the right to change this Privacy Policy from time to time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your account, by placing a prominent notice on our site, and/or by updating any privacy information on this page. Your continued use of the Site and/or Services available through this Site after such modifications will constitute your: (a) acknowledgment of the modified Privacy Policy; and (b) agreement to abide and be bound by that Policy.

Contact Information

PAVR welcomes your questions or comments regarding this Statement of Privacy. If you believe that PAVR has not adhered to this Statement, please contact PAVR at:

PAVR Software Solutions
Email Address:
info@PAVRsoftware.com

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