

BGV ONLINE:

Breckenridge Grand Vacations (“BGV”) is committed to protecting the privacy of our online visitors. This section discloses the privacy practices governing the use of information submitted to BGV through our various web sites, including www.breckenridgegrandvacations.com, www.goldpoint.com, www.grandtimber.com, www.grandlodgeonpeak7.com, www.gl7owners.com and www.breckenridgediscountlodging.com.

Information Usage and Sharing:

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

Security

BGV takes your information security very seriously. As such, we have generally accepted security measures in place to protect against the loss or misuse of any electronic information we may collect. In certain areas, particularly when receiving sensitive financial information, our site uses SSL (“Secure Sockets Layer,” an industry standard security protocol) to protect data transmissions.

Information Collection

In a few areas on our Web site, we ask you to provide information that will enable us to enhance your site visit, process your request correctly, and if necessary, follow up with you before or after your visit.

From time to time we may ask questions, or we may use data collected for order processing, to better understand our customers' preferences. This information allows us to improve our services, and to offer you specially tailored deals when appropriate.

We will request information from you when you:

1. Plan a trip to Breckenridge.
2. Place a request with a BGV property.
3. Provide feedback in an online survey.
4. Participate in a sweepstakes or other promotional offer.
5. Subscribe to a newsletter or a mailing list.

If you don't want to receive promotional material or special offers from us, we ask that you opt out where indicated. Please note that in the case of newsletters or mailing lists, you will be able to "unsubscribe" to these mailings at any time.

Information Use

Certain information obtained by BGV will be used for different purposes. Some personal information is required to process your request. We may also use personal account information to generate statistics and aggregate reports for internal use. Aggregate information may be used to design programs and promotions that we think would be of interest to an identified group of customers. In addition we may use the detailed profiles in order to target special offers and promotions more effectively.

THIRD PARTY ACCESS TO INFORMATION:

Access and use by third party service providers:

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

Access and use by joint marketing partners:

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

Access by other nonaffiliated third party companies:

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

BGV reserves the right to cooperate with local, provincial, federal, and international officials in any investigation requiring either personal information (including any information provided on-line through any of the BGV websites noted above) or reports about lawful or unlawful user activity on this site.

BGV also reserves the right to disclose any information in an individual's account:

1. To satisfy any law, regulation, or government request.
2. To protect the rights or property of Gold Point Lodging and Realty, Inc. or Peak 7, LLC

BGV also reserves the right to change this Privacy Policy at any time.

Contacting Customers

BGV reserves the right to determine if it will contact customers should it be required to disclose any personal information.

Children's Privacy

BGV does not knowingly solicit data from, or about, people under the age of 25 years for the purposes of selling directly to these individuals. Note: BGV assumes that visitors to our site are adults. We do not require any visitor to provide date of birth at registration, though we do ask for an age when applicable for enter-to-win promotions. U.S. federal law prohibits discrimination in public accommodations based on age, so when we send out information on lodging bookings we are required to treat all site members equally, regardless of age. We will send real estate offers only to customers 21 years old and older.

Policy Changes:

As our web sites grow and new features are added or as legal requirements change, our online privacy policy may be modified. All information submitted to BGV is subject to the terms and conditions of this policy and any modifications. If you have any questions about our online privacy statement, the practices of our web site, or your dealings with our web site, please contact us at Breckenridge Grand Vacations, PO Box 6879, Breckenridge, Colorado 80424.

Legal Liability

Under no circumstances, including, but not limited to, negligence, shall BGV be liable for any direct, indirect, special, incidental or consequential damages, including, but not limited to, loss of data or profit, arising out of the use, or the inability to use, the materials on this site, even if BGV has been advised of the possibility of such damages.

Opt Out Instructions and Limitations

By making owner information available to carefully selected nonaffiliated third-party companies, we are able to provide better service and offer financial solutions that we believe will be valuable to our owners and guests. In fact, certain products and services are available only if you allow us to share your information. If you prefer, you may direct us not to disclose nonpublic personal information about you to nonaffiliated third parties except as directed herein or permitted by law. To do so, simply send us a letter and we will honor your request. Include your name as it appears on your accounts(s) with us as well as your mailing address, e-mail address, telephone

number and account or reservation number(s). Please allow thirty (30) days for any change in your preferences to become effective.

[Sample Opt Out Letter]

Date:

To: Breckenridge Grand Vacations

Attn: Ginny Vietti, Director of Marketing

PO Box 6879

Breckenridge, CO 80424

From: Owner/Guest Name(s)

Owner/Guest Address

Owner/Guest Email Address

Owner/Guest Phone Number

Owner/Guest Account/Reservation Number(s)

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

Owner/Guest Signature _____

Please be aware that even if you opt out of information disclosures, the Fair Credit Reporting Act and other laws nevertheless allow us to share with other companies specific details about your transactions and experience with us, including information about your account balances and payment history. We are also permitted to share information with affiliated companies. If someone other than you provided personal information to us in the course of your obtaining financing or booking a package with us, that person may obtain a separate privacy notice upon written request sent to the address set forth below.