

HOA PORTAL COOKIE POLICY

I. INTRODUCTION

Summary

This Cookie Policy explains how Oktriva Ventures LLC d/b/a OKTRIVA AI SOLUTIONS ("Company," "we," "us," or "our") uses cookies, authentication technologies, analytics tools, session technologies, and similar technologies in connection with the HOA Portal, Resident Portal, websites, applications, and related Services. This Section explains the purpose of this Cookie Policy, identifies the Company, defines the scope of its application, and describes how it relates to other governing documents.

1.1 Purpose of this Cookie Policy

The purpose of this Cookie Policy is to provide transparency regarding the Company's use of cookies and similar technologies in connection with the Services.

This Cookie Policy explains the types of technologies that may be used, the purposes for which such technologies are utilized, and the choices available to users regarding their use.

Cookies and similar technologies help support the security, functionality, performance, administration, and operation of the Services and assist in providing a reliable user experience.

1.2 Company Identification

This Cookie Policy is provided by Oktriva Ventures LLC d/b/a OKTRIVA AI SOLUTIONS.

The Company provides technology services, software solutions, digital platforms, resident-access tools, communication systems, automation tools, and related technology services designed to support homeowners' associations and community-management operations.

For purposes of this Cookie Policy, references to "Company," "we," "us," or "our" refer to Oktriva Ventures LLC d/b/a OKTRIVA AI SOLUTIONS and its authorized service providers, contractors, affiliates, and representatives acting on its behalf in connection with the Services.

1.3 Scope of Application

This Cookie Policy applies to the Company's use of cookies and similar technologies in connection with:

- (a) the HOA Portal and Resident Portal;
- (b) websites and applications operated by the Company;
- (c) administrator dashboards and management interfaces;
- (d) account-access and authentication systems;
- (e) communication and notification features;
- (f) analytics and performance-monitoring tools; and
- (g) other Services operated or provided by the Company.

This Cookie Policy applies to Residents, homeowners, tenants, HOA Clients, Administrators, board members, committee members, authorized users, visitors, and other individuals who access or interact with the Services.

1.4 Relationship to Other Documents

This Cookie Policy should be read together with the HOA Portal Privacy Policy, HOA Portal Master Terms of Service, HOA Portal Service Agreement, and any other applicable agreements, notices, disclosures, or policies governing the Services.

The HOA Portal Privacy Policy provides additional information regarding how information may be collected, used, processed, stored, shared, retained, and protected through the Services.

The HOA Portal Master Terms of Service govern the use of the Services and contain additional provisions relating to user obligations, acceptable use, limitations of liability, and other operational matters.

In the event a matter specifically relates to cookies, authentication technologies, session technologies, analytics technologies, or similar technologies, the applicable provisions of this Cookie Policy shall govern that matter.

2. WHAT ARE COOKIES AND SIMILAR TECHNOLOGIES

Summary

This Section explains the technologies that may be used in connection with the HOA Portal and related Services, including cookies, authentication technologies, session technologies, analytics tools, and similar technologies. These technologies help support security, account access, functionality, performance, and the overall operation of the Services.

2.1 Cookies

Cookies are small text files that are stored on a user's browser, computer, mobile device, or other internet-connected device when visiting a website or accessing online services.

Cookies help websites and applications recognize devices, remember preferences, maintain functionality, improve user experiences, and support the operation of online services.

Cookies may be temporary and expire when a user closes a browser session, or they may remain on a device for a longer period depending on their purpose and configuration.

The Company may use cookies for security, authentication, functionality, analytics, performance monitoring, and other legitimate operational purposes related to the Services.

2.2 Authentication Technologies

Authentication technologies are tools and mechanisms used to identify users, verify account credentials, manage login sessions, and protect access to the Services.

Such technologies may include authentication tokens, security identifiers, encrypted credentials, access-control mechanisms, device-recognition tools, multifactor authentication systems, and similar technologies.

Authentication technologies help the Company:

- (a) verify user identities;
- (b) manage account access;
- (c) protect user accounts from unauthorized access;
- (d) support security monitoring; and

(e) maintain the integrity of the Services.

Certain authentication technologies may be necessary for users to securely access and use the Portal.

2.3 Session Technologies

Session technologies help maintain continuity during a user's interaction with the Services.

These technologies allow the Portal to recognize a user during an active session and facilitate functionality such as account access, navigation, security controls, user preferences, and feature availability.

Session technologies may automatically expire when a user logs out, closes a browser, or after a specified period of inactivity.

The Company may use session technologies to improve usability, support Portal functionality, maintain security, and provide a consistent user experience.

2.4 Analytics and Performance Technologies

Analytics and performance technologies help the Company understand how users interact with the Services and evaluate the effectiveness, reliability, and performance of the Portal.

Such technologies may collect information relating to:

- (a) feature usage;
- (b) page interactions;
- (c) navigation activity;
- (d) browser and device characteristics;
- (e) system performance;
- (f) error reporting;
- (g) technical diagnostics; and
- (h) operational metrics.

The Company may use analytics and performance technologies to identify technical issues, enhance user experiences, improve security, monitor system performance, develop new functionality, and support ongoing improvements to the Services.

These technologies may be operated directly by the Company or through authorized Third-Party Services that assist in analytics, monitoring, diagnostics, and operational support.

3. TYPES OF COOKIES WE USE

Summary

This Section describes the categories of cookies and similar technologies that may be used in connection with the HOA Portal and related Services. Different types of cookies serve different purposes, including supporting security, authentication, functionality, performance, and operational efficiency.

3.1 Essential Cookies

Essential cookies are necessary for the operation, accessibility, security, and core functionality of the Services.

These cookies help enable basic features such as:

- (a) account access;
- (b) user authentication;
- (c) session management;
- (d) security protections;
- (e) navigation functionality; and
- (f) operation of core Portal features.

Without certain essential cookies, portions of the Services may not function properly or may become unavailable.

Because these cookies are necessary for the operation of the Services, they generally cannot be disabled through Portal settings.

3.2 Authentication and Security Cookies

Authentication and security cookies help verify user identities, protect accounts, maintain login sessions, and support the security of the Services.

These cookies may be used to:

- (a) authenticate users;
- (b) maintain active login sessions;
- (c) recognize authorized devices;
- (d) prevent unauthorized access;
- (e) detect suspicious activity;
- (f) support fraud prevention efforts; and
- (g) protect Resident Information and other Portal data.

Authentication and security technologies play an important role in maintaining the confidentiality, integrity, and security of the Services.

3.3 Functionality Cookies

Functionality cookies help improve user experiences by remembering preferences, settings, and other information that enhances the operation of the Services.

These cookies may be used to:

- (a) remember user preferences;
- (b) retain display settings;
- (c) maintain language selections;

- (d) support customized functionality;
- (e) improve navigation experiences; and
- (f) facilitate user convenience features.

Functionality cookies help provide a more personalized and efficient experience when interacting with the Portal.

3.4 Analytics and Performance Cookies

Analytics and performance cookies help the Company understand how users interact with the Services and evaluate the effectiveness, reliability, and performance of Portal features.

These cookies may be used to collect information relating to:

- (a) page visits;
- (b) feature usage;
- (c) user interactions;
- (d) navigation patterns;
- (e) performance metrics;
- (f) error reporting;
- (g) technical diagnostics; and
- (h) operational trends.

The Company may use such information to improve functionality, identify technical issues, enhance user experiences, strengthen security, and support ongoing development and maintenance of the Services.

Analytics information may be collected directly by the Company or through authorized Third-Party Services.

3.5 Third-Party Cookies

Certain cookies and similar technologies may be placed or operated by authorized Third-Party Services that support the operation of the Services.

Such third parties may include:

- (a) hosting providers;
- (b) cloud-service providers;
- (c) authentication providers;
- (d) analytics providers;
- (e) security-service providers;
- (f) communication-service providers;
- (g) infrastructure providers; and
- (h) other technology partners supporting the Services.

Third-party cookies may be used to facilitate functionality, analytics, security, performance monitoring, authentication, communications, and other operational requirements.

The Company does not control the independent policies, practices, or operations of third-party providers. Information collected through third-party cookies may be subject to the privacy policies, terms, and practices of the applicable provider.

Users are encouraged to review the privacy and cookie policies of relevant third-party providers where appropriate.

4. HOW WE USE COOKIES AND SIMILAR TECHNOLOGIES

Summary

This Section explains the purposes for which the Company uses cookies, authentication technologies, analytics tools, session technologies, and similar technologies in connection with the HOA Portal and related Services.

4.1 Account Authentication

The Company uses cookies and similar technologies to help authenticate users and manage secure access to the Services.

These technologies may be used to:

- (a) verify user identities;
- (b) maintain login sessions;
- (c) recognize authorized users and devices;
- (d) manage account-access permissions;
- (e) support multifactor authentication processes; and
- (f) facilitate secure access to Portal functionality.

Authentication-related technologies help protect accounts and ensure that Portal resources are accessible only to authorized users.

4.2 Security and Fraud Prevention

The Company may use cookies and similar technologies to support security monitoring, detect suspicious activity, prevent fraud, and protect the integrity of the Services.

These technologies may be used to:

- (a) identify unauthorized access attempts;
- (b) detect potentially malicious activity;
- (c) monitor account-security events;
- (d) protect Resident Information and HOA data;
- (e) support cybersecurity measures; and
- (f) investigate security incidents and misuse of the Services.

Security-related technologies assist the Company in maintaining the confidentiality, integrity, and availability of the Portal and related systems.

4.3 Portal Functionality

The Company uses cookies and similar technologies to enable, support, and improve the functionality of the Services.

These technologies may help:

- (a) maintain user preferences;
- (b) support navigation and usability;
- (c) manage account settings;
- (d) facilitate communication features;
- (e) support resident and administrator workflows;
- (f) enable access to Portal features; and
- (g) improve overall user experiences.

Certain functionality may not operate properly if essential cookies or related technologies are disabled.

4.4 Performance Monitoring and Analytics

The Company may use cookies, analytics technologies, monitoring tools, and related technologies to understand how users interact with the Services and to evaluate system performance.

Such technologies may be used to:

- (a) analyze feature usage;
- (b) evaluate Portal performance;
- (c) monitor system reliability;
- (d) identify technical issues;
- (e) generate operational metrics;
- (f) support troubleshooting activities; and
- (g) improve the effectiveness of the Services.

Information collected through analytics technologies may be used in aggregated, de-identified, or other forms reasonably necessary to support business and operational objectives.

4.5 Service Improvement

The Company may use information collected through cookies and similar technologies to maintain, improve, develop, enhance, and optimize the Services.

Such activities may include:

- (a) improving user experiences;
- (b) enhancing security measures;
- (c) optimizing system performance;
- (d) developing new features and functionality;

- (e) improving operational efficiency;
- (f) evaluating technology performance; and
- (g) supporting future product development.

The Company may periodically update the technologies used in connection with the Services as part of ongoing efforts to improve functionality, reliability, security, and user experience.

5. THIRD-PARTY TECHNOLOGIES

Summary

This Section explains the Company's use of third-party technologies, service providers, infrastructure providers, analytics services, and AI-enabled tools that may support the operation, security, functionality, and improvement of the HOA Portal and related Services.

5.1 Third-Party Service Providers

The Company may utilize Third-Party Services, vendors, contractors, consultants, and technology providers to assist in providing, operating, maintaining, securing, supporting, and improving the Services.

Such providers may assist with:

- (a) authentication services;
- (b) communications and notifications;
- (c) customer support;
- (d) security monitoring;
- (e) software development and maintenance;
- (f) hosting and infrastructure services;
- (g) data storage and backup services; and
- (h) other operational and business functions.

These providers may use cookies, authentication technologies, session technologies, and similar technologies as necessary to perform services on behalf of the Company.

The Company may authorize such providers to access information only to the extent reasonably necessary to provide their services.

5.2 Analytics Providers

The Company may use third-party analytics providers to assist in understanding how users interact with the Services and to evaluate Portal performance and functionality.

Analytics providers may utilize cookies and similar technologies to collect information regarding:

- (a) page visits;
- (b) feature usage;
- (c) user interactions;

- (d) navigation patterns;
- (e) device characteristics;
- (f) performance metrics;
- (g) technical diagnostics; and
- (h) operational trends.

Information collected through analytics technologies helps the Company improve user experience, identify technical issues, evaluate system performance, and support ongoing service improvements.

Analytics information may be aggregated, de-identified, or otherwise processed in accordance with applicable operational and legal requirements.

5.3 Cloud and Infrastructure Providers

The Company may utilize third-party cloud-service providers, hosting providers, content-delivery providers, storage providers, infrastructure providers, database providers, and related technology partners to support the Services.

These providers may use cookies, session technologies, authentication mechanisms, monitoring tools, and related technologies to:

- (a) maintain system availability;
- (b) support secure access;
- (c) facilitate data storage and processing;
- (d) provide backup and recovery services;
- (e) monitor system performance; and
- (f) support infrastructure security.

Information processed through the Services may be stored, transmitted, backed up, or otherwise handled by authorized infrastructure providers acting on behalf of the Company.

5.4 AI and Automation Technologies

The Services may incorporate artificial intelligence technologies, machine-learning tools, automation platforms, intelligent workflows, digital assistants, and similar technologies provided by the Company or authorized third-party providers.

These technologies may utilize cookies, session technologies, authentication tools, and related technologies to facilitate:

- (a) workflow automation;
- (b) communication assistance;
- (c) content organization;
- (d) administrative support functions;
- (e) analytics and reporting;
- (f) system optimization; and

(g) other operational features of the Services.

Where AI-enabled functionality relies upon Third-Party Services, information may be processed by authorized providers to facilitate the requested functionality.

The Company does not guarantee the accuracy, completeness, reliability, or suitability of AI-generated outputs and encourages appropriate human review of automated results before reliance upon such outputs.

6. COOKIE CHOICES AND CONTROLS

Summary

This Section explains the options available to users for managing cookies and similar technologies, including browser settings, device controls, and the potential impact that disabling certain technologies may have on the functionality of the HOA Portal and related Services.

6.1 Browser Controls

Most web browsers provide settings that allow users to manage cookies and similar technologies.

Depending on the browser being used, users may be able to:

- (a) accept or reject certain cookies;
- (b) delete previously stored cookies;
- (c) receive notifications when cookies are placed;
- (d) restrict certain categories of cookies; and
- (e) configure privacy and security preferences.

Browser settings are generally managed directly through the browser provider and may vary depending on the software and version being used.

Users are encouraged to consult their browser documentation or support resources for additional information regarding cookie-management options.

6.2 Device Controls

Certain mobile devices, operating systems, applications, and software platforms may provide additional privacy, tracking, security, or cookie-management settings.

Depending on the device or platform, users may be able to:

- (a) modify privacy settings;
- (b) manage application permissions;
- (c) restrict certain tracking technologies;
- (d) adjust security settings; and
- (e) configure device-level controls affecting online activity.

Available controls may vary depending on the user's device, operating system, browser, and software configuration.

The Company does not control the availability, operation, or effectiveness of third-party device settings or privacy-management tools.

6.3 Effect of Disabling Cookies

Users may choose to restrict, block, delete, or disable certain cookies and similar technologies; however, doing so may affect the availability, functionality, performance, security, or usability of the Services.

Disabling certain cookies or related technologies may result in:

- (a) login difficulties;
- (b) authentication failures;
- (c) reduced functionality;
- (d) loss of user preferences or settings;
- (e) interruptions in Portal features;
- (f) degraded user experience; and
- (g) limitations affecting security-related functionality.

Certain essential cookies, authentication technologies, and session-management technologies are necessary for the operation of the Services and may be required for users to access or utilize certain Portal features.

The Company does not guarantee that the Services will function properly if cookies or similar technologies are restricted, disabled, deleted, or otherwise unavailable.

7. CHANGES TO THIS COOKIE POLICY

Summary

This Section explains the Company's right to modify, update, revise, or replace this Cookie Policy from time to time and describes when such changes become effective and how continued use of the Services constitutes acceptance of the updated Cookie Policy.

7.1 Right to Update

The Company reserves the right to modify, amend, update, supplement, revise, replace, or otherwise change this Cookie Policy at any time and in its sole discretion.

Changes may be made for various reasons, including:

- (a) changes to the Services or Portal functionality;
- (b) updates to cookie-related practices or technologies;
- (c) changes involving Third-Party Services or technology providers;
- (d) legal, regulatory, privacy, or compliance requirements;
- (e) security considerations; or
- (f) operational and business improvements.

The Company may periodically review and update this Cookie Policy to reflect current practices, technological developments, legal requirements, and operational needs.

7.2 Effective Date of Changes

Unless otherwise stated, revisions to this Cookie Policy shall become effective upon posting the updated version within the Portal, on an associated website, or through another reasonable communication method selected by the Company.

The Company may, but is not obligated to, provide notice of material changes through email communications, Portal notifications, announcements, account notices, or other communication channels.

The "Effective Date" displayed at the beginning of this Cookie Policy shall indicate the date on which the most recent version became effective.

Users are encouraged to review this Cookie Policy periodically to remain informed regarding the Company's use of cookies and similar technologies.

7.3 Continued Use of the Services

By continuing to access or use the Services after an updated version of this Cookie Policy becomes effective, users acknowledge and accept the revised Cookie Policy to the extent permitted by applicable law.

If a user does not agree with any modification to this Cookie Policy, the user should discontinue use of the Services and, where applicable, adjust cookie preferences or browser settings in accordance with available controls.

Continued use of the Services following the effective date of an updated Cookie Policy constitutes acceptance of the Company's cookie-related practices as described in the revised version.

Nothing in this Section limits any rights or obligations that accrued prior to the effective date of an updated Cookie Policy.

8. CONTACT INFORMATION

Summary

This Section explains how individuals may contact the Company regarding this Cookie Policy, cookie-related questions, privacy requests, and other communications relating to the use of cookies and similar technologies in connection with the Services.

8.1 General Inquiries

Individuals who have questions, comments, or concerns regarding this Cookie Policy or the Company's use of cookies and similar technologies may contact the Company using the contact information provided on the HOA Portal, the Company's website, or other authorized communication channels designated by the Company.

The Company will make reasonable efforts to review and respond to inquiries in accordance with applicable legal requirements, operational considerations, and available resources.

The Company reserves the right to request additional information where reasonably necessary to understand, evaluate, or respond to an inquiry.

8.2 Privacy and Cookie Requests

Individuals seeking additional information regarding cookies, authentication technologies, analytics technologies, privacy practices, or related matters may submit requests using the contact methods designated by the Company.

Where a request relates to personal information, privacy rights, or information maintained through the Services, the Company may require identity verification, account authentication, or other reasonable verification measures before responding.

The Company may direct certain requests to the applicable HOA Client where the HOA Client controls the information involved or where the request is more appropriately handled by the HOA Client.

Requests will be reviewed and processed in accordance with applicable law, contractual obligations, operational requirements, and legitimate security considerations.

8.3 Notice Procedures

Unless otherwise required by applicable law, notices relating to this Cookie Policy may be provided by email, Portal notification, website posting, administrative dashboard notification, postal mail, recognized courier service, or other reasonable communication methods selected by the Company.

Users and HOA Clients are responsible for maintaining accurate contact information and for monitoring communications associated with their accounts and use of the Services.

Notices from individuals to the Company shall be deemed received only when actually received through an authorized communication channel designated by the Company.

Notices from the Company shall be deemed given when transmitted, posted, delivered, or otherwise made available through the applicable communication method, unless otherwise required by law.

The Company reserves the right to utilize alternative communication methods where reasonably necessary to protect the Services, address security concerns, comply with legal obligations, respond to emergencies, or communicate important operational, privacy, or cookie-related information.