

POLICY WITH RESPECT TO DEFINITION OF THE TERM “NONPROFESSIONAL”

OPRA’s definition of the term “Nonprofessional” is set out in an “Addendum for Nonprofessionals” that is attached to its “Electronic Form of Subscriber Agreement” and its “Hardcopy Form of Subscriber Agreement.” As of August 27, 2008, OPRA has revised its definition of the term to permit certain trusts (referred to in the revised definition as “qualifying trusts”) to be Nonprofessionals and to permit a person to qualify as a Nonprofessional even if the person uses OPRA Data for the benefit of certain other members of the person’s immediate family. The complete definition is available in OPRA’s Electronic Form of Subscriber Agreement and Hardcopy Form of Subscriber Agreement.

Pursuant to Section 5 of OPRA’s form of Vendor Agreement, OPRA permits Vendors to use their own form Subscriber Agreements that have been approved by OPRA instead of the OPRA forms.

As of August 27, 2008, OPRA will interpret the definition of “Nonprofessional,” as set forth in all Subscriber Agreements between Nonprofessional Subscribers and their Vendors including Subscriber Agreements in OPRA’s standard forms and approved Vendors’ form Subscriber Agreements entered into prior to that date, and as referred to in Section 5 of all Vendor Agreements that OPRA entered into prior to that date, in accordance with the revised definition of the term that became effective on that date.