

Privacy Policy and Terms of Use

One master document for all eight websites

TRANSFORMATION Advisory, LLC | October 12, 2026

TRANSFORMATIONAdvisory.com • CastleHillsRealEstateAdvisors.com • MartinRealEstateAdvisors.com •
DFWREAdvisors.com • LivinginDallas-FortWorth.com • NeighborhoodWired.com • TheExpatsGroup.com •
ItalianSmartBuy.com

Scope: TRANSFORMATIONAdvisory.com; CastleHillsRealEstateAdvisors.com; MartinRealEstateAdvisors.com; DFWREAdvisors.com; LivinginDallas-FortWorth.com; NeighborhoodWired.com; TheExpatsGroup.com; and ItalianSmartBuy.com.

PRIVACY POLICY

PRIVACY POLICY of TRANSFORMATION Advisory, LLC, covering TRANSFORMATIONAdvisory.com, CastleHillsRealEstateAdvisors.com, MartinRealEstateAdvisors.com, DFWREAdvisors.com, LivinginDallas-FortWorth.com, NeighborhoodWired.com, TheExpatsGroup.com, and ItalianSmartBuy.com (collectively, the “Websites” or “Services”).

This page is used to inform website visitors regarding our policies with the collection, use, and disclosure of Personal Information if anyone decided to use our Service, the websites and social media sites.

If you choose to use our Service, then you agree to the collection and use of information in relation with this policy. The Personal Information that we collect are used for providing and improving the Service. We will not use or share your information with anyone except as described in this Privacy Policy.

The terms used in this Privacy Policy and Terms and Conditions, which is accessible at each website, unless otherwise defined herein, is our position on privacy and terms & conditions. Our Privacy Policy and Terms & Conditions was created with the help of the Privacy Policy Template and the Refund Policy Template.

Information Collection and Use

For a better experience while using our Service, we may require you to provide us with certain personally identifiable information, including but not limited to your name, phone number, email address, and postal address. The information that we collect will be used to contact or identify you.

GDPR and Other Applicable Privacy Laws.

The Websites may be accessed by people in the United States, Italy, the European Union, and other locations. We will handle personal information in accordance with applicable privacy and data-protection laws. Where required by law, we identify a lawful basis for processing, provide required notices, and obtain consent for processing that requires consent. Accessing a Website does not by itself constitute blanket consent to all processing. Depending on applicable law, individuals may have rights to request access to, correction or deletion of, restriction of, or a copy of personal information; object to certain processing; withdraw consent; and lodge a complaint with a relevant data-protection authority. Requests may be subject to identity verification, legal exceptions, and record-retention requirements.

Log Data

We want to inform you that whenever you visit our Service, we collect information that your browser sends to us that is called Log Data. This Log Data may include information such as your computer’s Internet Protocol (“IP”) address, browser version, pages of our Service that you visit, the time and date of your visit, the time spent on those pages, and other statistics.

Cookies

Cookies are files with small amount of data that is commonly used an anonymous unique identifier. These are sent to your browser from the website that you visit and are stored on your computer’s hard drive.

Our website uses these “cookies” to collection information and to improve our Service. You have the option to either accept or refuse these cookies and know when a cookie is being sent to your computer. If you choose to refuse our cookies, you may not be able to use some portions of our Service.

Service Providers

We may employ third-party companies and individuals due to the following reasons:

- To facilitate our Service;
- To provide the Service on our behalf;

- To perform Service-related services; or
- To assist us in analyzing how our Service is used.

We want to inform our Service users that these third parties have access to your Personal Information. The reason is to perform the tasks assigned to them on our behalf. However, they are obligated not to disclose or use the information for any other purpose.

Security

We value your trust in providing us your Personal Information; thus we are striving to use commercially acceptable means of protecting it. But remember that no method of transmission over the internet, or method of electronic storage is 100% secure and reliable, and we cannot guarantee its absolute security.

Links to Other Sites

Our Service may contain links to other sites. If you click on a third-party link, you will be directed to that site. Note that these external sites are not operated by us. Therefore, we strongly advise you to review the Privacy Policy of these websites. We have no control over, and assume no responsibility for the content, privacy policies, or practices of any third-party sites or services.

Children's Privacy

Our Services do not address anyone under the age of 18. We do not knowingly collect personal identifiable information from children under 18. In the case we discover that a child under 18 has provided us with Personal Information, we immediately delete this from our servers. If you are a parent or guardian and you are aware that your child has provided us with Personal Information, please contact us so that we will be able to take necessary actions.

Changes to This Privacy Policy

We may update our Privacy Policy from time to time. Thus, we advise you to review this page periodically for any changes. We will notify you of any changes by posting the new Privacy Policy on this page. These changes are effective immediately, after they are posted on this page.

Contact Us

If you have any questions or suggestions about our Privacy Policy, do not hesitate to contact us. at 469-262-5411 or 469-645-8906 or via email at raymartin@transformationadvisory.com.

TERMS OF USE

The use of the web sites defined above (the "Web Site") is subject to the terms and conditions stated herein and to the terms set by the Site Owner TRANSFORMATION Advisory, LLC (Barbara Martin & Ray Martin) "Site Owner". Use of the Web Site constitutes an agreement by you, the user, that your use is governed by these terms and conditions.

The principals of TRANSFORMATION Advisory, LLC do not discriminate based on race, color, religion, national origin, sex, disability or familial status.

In addition, when using particular services, you will be subject to any guidelines or rules applicable to such services that may be posted from time to time. You are responsible for regularly reviewing this Agreement.

Ownership of Intellectual Property

The works of authorship contained in this Web Site, including but not limited to all design, text and images, are owned, except as otherwise expressly stated, by the Site Owner or its licensors. From time to time the Site Owner will post content and links from other sources and will always give source credit as required. United States and worldwide copyright laws and treaty provisions protect the contents of this Web Site. In accordance with these terms, except as stated above.

Appropriate Conduct and Prohibited Uses

You agree that you are responsible for your own conduct and content while using the Service and for any consequences thereof. You agree to use the Service only for purposes that are legal, proper and in accordance with these Terms of Use and any applicable policies or guidelines. By way of example, and not as a limitation, you agree that when using the Service, you will not:

- Copy, reproduce, modify, use, republish, upload, post, publish, license, create derivative works from, transmit or distribute in any way material from the Web Site without express written permission or in a manner not consistent with the Site Owner's instructions;
- defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others; upload, post, email or transmit or otherwise make available any inappropriate, defamatory, infringing, obscene, or unlawful Content;
- upload, post, email or transmit or otherwise make available any Content that infringes any patent, trademark, copyright, trade secret or other proprietary right of any party, unless You are the owner of the Rights or have the permission of the owner to post such Content;
- upload, post, email or transmit or otherwise make available messages that promote pyramid schemes, chain letters or disruptive commercial messages or advertisements, or anything else prohibited by law, these Terms of Service or any applicable policies or guidelines.
- Download any file posted by another that you know, or reasonably should know, that cannot be legally distributed in such manner; impersonate another person or entity, or falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material; restrict or inhibit any other user from using and enjoying Site Owner's services; use services for any illegal or unauthorized purpose; interfere with or disrupt services or servers or networks connected to Site Owner's services, or disobey any requirements, procedures, policies or regulations of networks connected to Site Owner's services; use any robot, spider, site search/retrieval application, or other device to retrieve or index any portion of services or collect information about users for any unauthorized purpose; submit Content that falsely expresses or implies that such Content is sponsored or endorsed by Site Owner; create user accounts by automated means or under false or fraudulent pretenses;
- promote or provide instructional information about illegal activities or promote physical harm or injury against any group or individual; or transmit any viruses, worms, defects, Trojan horses, or any items of a destructive nature.
- Redeliver, transfer, or sell any information, software, lists of users, databases or other lists, products, or services provided through or obtained from the Site Owner and/or Site Owner's Web Sites. This includes among other activities, using "framing", "scraping", "screen scraping," "database scraping", or any other activity with the purpose of obtaining lists of users or other information and includes any of the pages, text, images or other content of this Web Site technology without express written permission.
- Soliciting any of the individuals or companies listed on this web site for purposes of selling products or services is prohibited.

International users agree to comply with their own local rules regarding online conduct and acceptable content, including laws regulating the export of data to the United States or your country of residence.

Listings

Site Owner does not guarantee the availability of the listings. Site Owner does not make guarantees as to the time it takes for a listing to sell, the likelihood, or duration for a listing to sell.

Broker Price Opinion & Comprehensive Market Analysis (CMA)

"A BROKER PRICE OPINION (BPO) OR COMPARATIVE MARKET ANALYSIS (CMA) SHOULD NOT BE CONSIDERED AN APPRAISAL OR OPINION OF VALUE. In making any decision that relies upon our work, you should know that we have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation." Our BPOs and CMAs are based on available NTREIS data and our collective real estate experience and our experience in the local real estate market.

Market Volatility

Site owner is not liable for changes in the market that change buyer/seller conditions.

Activity Restriction

Site use is restricted to information gathering, presentation, and collaboration purposes, and Buyer/Seller activities only.

Web Site Security

You are prohibited from violating or attempting to violate the security of the Web Site, including, without limitation, (a) accessing data not intended for your viewing or logging into a server or account which you are not authorized to access, (b) attempting to probe, scan or test the vulnerability of a system or network or to breach security or authentication measures without proper authorization or (c) attempting to interfere with service to any user, host or network.

Violations of system or network security may result in civil or criminal liability. Site Owner will investigate occurrences that may involve such violations and may involve, and cooperate with, law enforcement authorities in prosecuting users who are involved in such violations.

Privacy

The Websites may use cookies and similar technologies, and may collect technical or usage information through Wix and other enabled service providers. You may also voluntarily submit personal information for business, membership, event, community, or real-estate inquiry purposes. Information is handled as described in the Privacy Policy, which is incorporated into these Terms.

DISCLAIMER OF WARRANTY

THE WEB SITES ARE PROVIDED “AS-IS” AND “WITH ALL FAULTS” AND, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, SITE OWNER DISCLAIMS ALL OTHER REPRESENTATIONS AND WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, REGARDING THE WEB SITES, INCLUDING WITHOUT LIMITATION ITS FITNESS FOR A PARTICULAR PURPOSE, ITS QUALITY, ITS MERCHANTABILITY, ITS PERFORMANCE, ITS NON-INFRINGEMENT OF THIRD PARTY RIGHTS, TITLE, OR THE RESULTS OBTAINED BY USING THE WEB SITES. THE COMPANY DOES NOT WARRANT THAT THE WEB SITES ARE FREE FROM BUGS, VIRUSES, ERRORS OR OTHER PROGRAM LIMITATIONS.

SITE OWNER MAKES NO WARRANTY THAT (i) THE SERVICE WILL MEET YOUR REQUIREMENTS, (ii) THE SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE, OR ERROR-FREE, (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE WILL BE ACCURATE OR RELIABLE, (iv) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE SERVICE WILL MEET YOUR EXPECTATIONS, AND (V) ANY ERRORS IN THE SOFTWARE WILL BE CORRECTED.

ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE SERVICE IS DONE AT YOUR OWN DISCRETION AND RISK AND THAT YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL.

NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM SITE OWNER, OR THROUGH OR FROM SITE OWNER’S SERVICES SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THE TERMS OF USE.

LIMITATION OF LIABILITY

SITE OWNER SHALL HAVE NO LIABILITY TO YOU OR ANY OTHER USER OF SUCH INFORMATION OR TO ANY THIRD PARTY FOR ANY LOSS, EXPENSE, OR DAMAGE, INCLUDING CONSEQUENTIAL, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES AND INCLUDING LOST PROFITS OR LOST REVENUE, CAUSED DIRECTLY OR INDIRECTLY BY THE USE OR RELIANCE UPON SUCH INFORMATION, ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH THE USE OF THE WEB SITES. USE OF SITE OWNER WEB SITES IS AT YOUR OWN DISCRETION AND RISK AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY SUCH MATERIAL. BECAUSE SOME STATES/JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF LIABILITY FOR

CONSEQUENTIAL OR INCIDENTAL DAMAGES, THE ABOVE LIMITATION MAY NOT APPLY TO YOU. IF YOU ARE DISSATISFIED WITH ANY PORTION OF THE WEB SITES, OR WITH ANY OF THESE TERMS OF USE, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE WEB SITES.

Indemnity

You will indemnify, defend and hold harmless Site Owner and its officers, directors, employees and agents (each, an “Indemnified Party”) from and against any and all claims, demands, losses, costs, expenses, liabilities and damages of any kind or nature whatsoever (collectively, “Damages”) incurred by any Indemnified Party arising out of, in connection with or resulting from (i) your use of the Web Sites or (ii) your breach of this Agreement. Site Owner is not giving legal advice, only insights and information based on publicly available information. Consult with an American and/or Italian attorney for actual legal advice and counsel.

Governing Law

This Agreement shall be construed and governed by the State of Texas, U.S.A. You hereby consent to the exclusive jurisdiction and venue of courts sitting in Texas in all disputes arising out of or relating to the use of the Web Sites. Use of the Web Sites is unauthorized in any jurisdiction that does not give the effect to all provisions of these terms and conditions, including without limitation this paragraph.

Security Standards

PCI Data Security Standards are technical and operational requirements set by the PCI Security Standards Council (PCI SSC) to protect cardholder data. The standards apply to all entities that store, process or transmit cardholder data. In order to attest PCI compliance, Site Owner does not store, process, or transmit any cardholder data on its own servers or networks and must provide a written AOC (attestation of compliance). Pursuant to this AOC Site Owner cannot allow Customers using our products to store, process, or transmit any cardholder data using Site Owner’s Products and Services. You agree that in your use of the Products and Services, you will not include, or allow to be included, any cardholder data in documents and/or data being processed, transmitted, and/or stored by Products and Services. Once such example of Customers responsibilities includes, but is not limited to, redacting credit card numbers to the last 4 digits if they are included on the 1003 form or any other documents before printing them.

Limitations ItalianSmartBuy.com real estate leads are generated by our US Based Team and all real estate transactions are facilitated by our Italy based team who work in collaboration with various local fully-licensed real estate agencies in Italy for marketing of those properties to overseas buyers, especially in the Lazio region. The insights and information provided is for information purposes only. For legal advice seek counsel from qualified American and/or Italian attorneys. Please note a written agreement between the American Buyer and our ItalianSmartBuy.com Team is required for proper due diligence along the Italian homeownership journey.

Disclaimer: The insights and information shared about Italy, locations in Italy, the process of researching, and selecting locations and properties, and the process of acquiring and renovating/restoring properties are based on our own personal experience and research of Italy, its regions, provinces, communes, and towns. The information shared is for general purposes only, provided in good faith. We make no warranties regarding accuracy or completeness. and the content is not a substitute for professional, legal, or financial advice. We are not responsible for errors or third-party actions. Before American buyers make any decisions on where in Italy to look for properties, where to purchase, and who to have guide and represent them on the purchase of a property, we recommend American buyers do their own research and due diligence and choose someone locally in Italy to work closely with them who is knowledgeable and experienced in the Italian real estate market.

SUPPLEMENTAL PROVISIONS FOR ALL EIGHT WEBSITES

The provisions below supplement the existing provisions above and apply to the extent relevant to the Website or feature being used. If a supplemental provision conflicts with an older provision, the more specific supplemental provision governs to the extent of the conflict, subject to applicable law.

1. Information categories, purposes, and providers

Depending on the Website and how you use it, information may include contact details; account and membership details; business or property inquiry information; profile details; content you submit; event registrations and RSVPs; and technical or usage information such as IP address, browser/device details, log data, cookies, and pages viewed. We use information to respond to inquiries, administer memberships, provide requested services, manage directories and events, communicate with users, maintain security, comply with law, and improve the Services.

Wix and other service providers may host or support website functionality, member accounts, forms, communications, analytics, security, community features, and events. Those providers may process information under their own terms and privacy notices. We do not control every platform-level process, cookie, security log, or technical record created by Wix or another provider.

2. TheExpatsGroup.com — membership, profiles, forum, and chat

TheExpatsGroup.com connects expatriates, local citizens, and businesses through community, friendship, and life in Italy, with a focus on Lazio and the Ciociaria area. Membership types may include expatriates, citizens/local residents, and businesses. Membership applications and private administrative records are used for review, membership management, support, and operation of the community; they are not intended to be public merely because someone becomes a member.

Public-facing directory entries or business listings may display information intended for publication and, where applicable, requested or approved for listing. Members should review the information they choose to publish.

The community uses Wix Groups and may include chat or other member-interaction features. Depending on the settings, group content may be visible only to approved group members or to a broader audience. Posts, comments, reactions, profile details, and other activity may be visible to the audience permitted by the relevant feature. Members should not treat chat or direct messages as guaranteed confidential.

The intended public identity in community features may include the member's chosen display name or username, profile photo, badge or role label, and content/activity the member chooses to post. This is an intended privacy approach, not a guarantee that these are the only details Wix displays or processes. Wix documentation states that even private profiles may show a member's name and profile picture alongside group participation. Members should select a suitable display name and image and avoid posting private contact or sensitive information.

3. Wix Events and Community Calendar

Wix Events may process registration details, contact information, RSVP status, attendance information, and responses to registration questions. Authorized event organizers and administrators may access information needed to manage an event. This administrative access is distinct from the information displayed on a public event page.

Event pages and guest lists may be configured differently. An event may be publicly visible while registration is restricted, or the event page or guest list may be limited. Do not assume that an RSVP is anonymous; check the event page and information requested. The Community Calendar is intended to show approved event details, which may include event title, date/time, location, description, images, and organizer information. A calendar listing does not by itself mean that a member's private application or the complete administrative guest record is published.

Event submissions may be reviewed before publication. Submitters should provide only information suitable for public display and obtain appropriate permission before submitting identifiable information or photographs of others.

4. ItalianSmartBuy.com — property information and requested services

ItalianSmartBuy.com provides general information and may respond to inquiries about researching locations, property ownership, acquisition, renovation/restoration, and related processes in Italy. Where a user requests an introduction or assistance, relevant information may be shared with the ItalianSmartBuy team, Italian-based collaborators, or appropriate local real-estate professionals to respond to that request, subject to applicable law and any separate agreement.

Information on Italy, regions, provinces, comuni, towns, property acquisition, renovation/restoration, costs, taxes, and processes is general information and is not legal, tax, financial, immigration, construction, architectural, engineering, or

appraisal advice. Buyers should conduct their own due diligence and consult qualified U.S. and Italian professionals. A separate written agreement may be required for individualized buyer representation or due-diligence services. Property listings and third-party information may change or be unavailable, and no transaction or investment outcome is guaranteed.

5. User-submitted content, moderation, and public display

You are responsible for content you submit, including profiles, posts, comments, business listings, event submissions, photographs, and other materials. You represent that you have the rights and permissions needed to submit that content. By submitting content for display through a Website, you grant the Site Owner a non-exclusive, worldwide, royalty-free license to host, store, format, reproduce, and display it as reasonably necessary to operate and administer the relevant Service. We may remove or restrict content or accounts when reasonably necessary to enforce the Terms, protect users, respond to complaints, or maintain the Service.

Public content may be viewed, copied, captured, or redistributed by others. Removing content or changing profile settings may not remove copies already made by others or records that must be retained for legitimate legal or operational reasons.

6. Member privacy requests, retention, and security

Depending on applicable law, individuals may request access to, correction of, deletion of, restriction of, or a copy of personal information; object to certain processing; withdraw consent where processing is based on consent; or lodge a complaint with a competent authority. Contact us using the contact details published on the Websites. We may verify identity and apply lawful exceptions or retention requirements.

We retain information for as long as reasonably needed for the purposes described in the Privacy Policy, membership and service administration, legal compliance, dispute resolution, security, and legitimate recordkeeping. We use reasonable administrative and technical safeguards, but no website or electronic transmission can be guaranteed completely secure.

7. Marketing communications and subscriptions

A site account or membership is distinct from an optional newsletter or marketing subscription. We will use available subscription preferences and opt-out mechanisms for optional marketing communications, subject to applicable law. Members should use the unsubscribe or preference controls provided in the relevant communication or account.

8. Real Estate services

All real estate services (buyer & seller representation) in Texas associated with and represented through our websites (DFWREAdvisors.com, CastleHillsRealEstateAdvisors.com, MartinRealEstateAdvisors.com, LivinginDallas-FortWorth.com, NeighborhoodWired.com) are conducted via DFWREAdvisors Group (<https://www.DFWREAdvisors.com>) in association with HomeSmart Stars (<https://homesmart.com/real-estate-office/texas/frisco/130-homesmart-stars>) by Texas Real Estate Commission licensed real estate agents Barbara Martin #599125-SA and Raymond Martin #655892-SA.

Platform and privacy reference links for owner review

Wix Groups member privacy settings: <https://support.wix.com/en/article/wix-groups-member-privacy-settings-for-groups>

Wix site member privacy settings: <https://support.wix.com/en/article/site-members-managing-your-member-privacy-settings>

European Commission — GDPR rights: https://commission.europa.eu/law/law-topic/data-protection/information-individuals_en