California Consumer Privacy Notice (CCPA)

The California Consumer Privacy Policy Notice supplements the information contained in the Privacy Policy of Alameda Mortgage Corporation and applies solely to California residents.

This Act shall not apply to personal information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act and implementing regulations, or the California Financial Information Privacy Act and shall only apply to the extent that the user is subject to regulation under the Fair Credit Reporting Act.

As a California resident, you have the right to:

- know about the personal information we collect about you and how it is used and shared;
- delete personal information collected from you (with some exceptions);
- opt-out of the sale of your personal information; and
- non-discrimination for exercising your CCPA rights.

Information We Collect

We may have collected, and disclosed for a Business Purpose, the following information that identifies, relates to, describes, is reasonably capable of being associated with, or could be reasonably be linked with you ("personal information").

Category	Examples
Identifiers	Real name, alias, postal address, internet protocol (IP) address, email address, social security number, driver's license number, passport number, or other similar identifiers.
Personal information (as identified in CA Civil Code 1798.80(e))	Your signature, physical characteristics or description, telephone, state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, or debit card number.
Characteristics of protected classifications under California or federal law	Age, race, color, national origin, citizenship, sex, physical or mental disability, veteran or military status and marital status.
Internet activity	Information regarding your interaction with our website or application.
Professional or employment-related information	Current or past job history.
Non-public education information	School transcripts.

No additional categories of personal information or use shall be collected for additional purposes without providing you with additional notice.

The categories of sources from whom this personal information was collected are:

- Directly from you;
- Service providers, such as credit reporting agencies;
- Public records;
- Website or mobile application activity;
- Government entities;
- Your bank or employer.

Use of Personal Information

We collect this information for one or more of the following business purposes:

- To assist you in obtaining a mortgage loan.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, events or news, that may be of interest to you.
- To respond to law enforcement requests and as required by applicable law

Shared Personal Information

We may disclose the personal information that we collect with third parties for a Business Purpose. In the preceding twelve (12) months, we have shared this information with the following categories of third parties:

- Service providers;
- Third-party service providers, such as credit reporting agencies and settlement agents;
- Investors, including government sponsored entities; and
- Government agencies.

We do not sell and have not sold your personal information.

Your Rights

If you are a California resident, you have privacy rights. The following explains your rights and how to exercise those rights.

Right to Know

You have the right to request that we disclose to you what personal information we have collected, used, shared, or sold about you, and why it was collected, used, shared or sold in the preceding 12-month period. Specifically, you may request:

- The categories of personal information collected
- Specific pieces of personal information collected
- The categories of sources from which we collected the personal information
- The purposes for which we used the personal information
- The categories of third parties with whom we shared your personal information
- The categories of information that we seller or disclose to third parties

Required Notices

We are required to give you a notice that lists the categories of personal information we collect and the purposes for which it is used.

Right to Delete

You have the right to ask us to delete your personal information and to tell our service providers to do the same. There are exceptions that may not allow us to delete some of the information we collect from you. See CA Civil Code sections 1798.105(d) and 1798.145 for a list of exceptions.

Right to Opt-Out

We do not sell your personal information.

Right to Non-Discrimination

We will not deny goods or services, charge you a different price, or provide a different level or quality of goods or services just because you exercised your rights under the CCPA.

How to Exercise Your Rights

You may submit your request by calling 888-693-2630, by submitting a written request to Alameda Mortgage Corporation at 1850 Mt. Diablo Blvd, Suite 100, Walnut Creek, CA 94596, or via email to Compliance@alamedamortgage.com.

We will ask you for personal information to verify your identity. If you submit your request in writing, please provide your date of birth, the last four digits of your social security number and your current address.

If your request is submitted by an authorized agent acting on your behalf, we will require that the authorized agent provide written proof that you gave them permission to submit the request. We may also require you to verify your own identity directly with us. However, if you have provided the authorized agent with power of attorney pursuant to California Probate Code sections 4121 to 4130, you will not be required to abide by the preceding procedure.

We may deny your request if we cannot verify your identity.

Please note that we do no collect information from individuals below 16 years of age and will not be able to entertain a request from such an individual.