

## CCPA Privacy Policy

### Information for California Residents

#### **California Consumers' Rights and Choices**

If you are a California resident, California law permits you to request Information regarding the:

- Categories of Personal Information (as defined by applicable California law) collected, sold or disclosed by us;
- Purposes for which categories of Personal Information collected by us are used;
- Sources of information from which we collect Personal Information; and
- Specific pieces of Personal Information we have collected about you.

In addition, if you are a California resident you may:

- Opt-out of the sale or disclosure of your Personal Information, in some circumstances;
- Opt-out of receiving marketing communications from us; however, you may still receive administrative communications regarding the Services;
- Opt-in to certain financial incentive programs we may offer related to the collection, sale, or deletion of your Personal Information; and
- Request deletion of your Personal Information by us and our service providers, in some circumstances.

You will not be discriminated against for exercising your rights under the California Consumer Privacy Act. Our privacy policy can be found at: <https://www.axiahomeloans.com/privacy-security/>.

### Collection of Personal Information from California Residents

We have listed below the personal information we may have collected from California residents in the past 12 months.

Category of personal information we may collect: <b>Identifiers</b>	
<b>Categories of sources from which we may obtain your "Identifiers" include:</b>	Directly from consumers, Public records from government entities, consumer data resellers
<b>The purposes for collecting your "Identifiers" include:</b>	URW collects Identifiers in order to determine applicant qualifications, to report necessary data to government agencies as required by law, for marketing purposes, improving the customer experience, etc.

Category of personal information we may collect: <b>Personal Characteristics</b>	
<b>Categories of sources from which we may obtain your "Personal Characteristics" include:</b>	Directly from consumers, Public records from government entities, consumer data resellers

<b>The purposes for collecting your “Personal Characteristics” include:</b>	URW collects Personal Characteristics in order to determine applicant qualifications, to report necessary data to government agencies as required by law, for marketing purposes, improving the customer experience, etc.
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**Category of personal information we may collect: Commercial Information**

<b>Categories of sources from which we may obtain your “Commercial Information” include:</b>	Directly from consumers, Public records from government entities, consumer data resellers
<b>The purposes for collecting your “Commercial Information” include:</b>	URW collects Commercial Information in order to determine applicant qualifications, to report necessary data to government agencies as required by law, for marketing purposes, improving the customer experience, etc.

**Category of personal information we may collect: Internet/Electronic Activity**

<b>Categories of sources from which we may obtain your “Internet/Electronic Activity” include:</b>	Directly from consumers
<b>The purposes for collecting your “Internet/Electronic Activity” include:</b>	URW collects Internet/Electronic Activity for security purposes and improving the customer experience, etc.

**Category of personal information we may collect: Geolocational Data**

<b>Categories of sources from which we may obtain your “Geolocational Data” include:</b>	Directly from consumers
<b>The purposes for collecting your “Geolocational Data” include:</b>	URW collects Geolocational Data for marketing purposes, security purposes and improving the customer experience, etc.

**Category of personal information we may collect: Professional Information**

<b>Categories of sources from which we may obtain your “Professional Information” include:</b>	Directly from consumers, Public records from government entities, consumer data resellers
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<b>The purposes for collecting your “Professional Information” include:</b>	URW collects Professional Information in order to determine applicant qualifications, to report necessary data to government agencies as required by law, for marketing purposes, improving the customer experience, etc.
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**Category of personal information we may collect: Educational Information**

<b>Categories of sources from which we may obtain your “Educational Information” include:</b>	Directly from consumers
<b>The purposes for collecting your “Educational Information” include:</b>	URW collects Educational Information in order to determine applicant qualifications, to report necessary data to government agencies as required by law, for marketing purposes, improving the customer experience, etc.

**Category of personal information we may collect: Inferences**

<b>Categories of sources from which we may obtain your “Inferences” include:</b>	Directly from consumers
<b>The purposes for collecting your “Inferences” include:</b>	For government reporting purposes.

Here is information on whether we sell or share your personal information.

**Selling/sharing your personal information**

<b>Categories of third parties we may sell your personal information to</b>	Loan Servicers and Investors
<b>Categories of third parties we may otherwise share your personal information with</b>	Advertising networks, Data analytics providers, Government entities, Operating systems and platforms

**Requests**

You can make requests related to your California privacy rights at the attached links:

- Access My Personal Information: (<https://www.requesteasy.com/5dfa429a6a477a000485c733>);
- Delete My Personal Information: (<https://www.requesteasy.com/5dfa429a6a477a000485c733>);
- Do Not Sell My Personal Information: (<https://www.requesteasy.com/5dfa429a6a477a000485c733>).

You may also make those requests by calling 1-877-634-5540.

Please be aware that we do not accept or process requests through other means (e.g., via fax, social media, email addresses, etc.).

When you make a request, we may ask you to provide verifying information, such as your name, email, or phone number. We will review the information provided and may request additional information via email or other means to ensure we are interacting with the correct individual. Please also be aware that making any such request does not ensure complete or comprehensive removal or deletion of Personal Information or content you may have posted, and there may be circumstances in which the law does not require or allow us to fulfill your request.

### ***Children***

Our Services are not directed to children, and we do not knowingly collect Personal Information from children under the age of 16. If you learn that a child has provided us with Personal Information, then you may contact us as indicated above.

### ***Do Not Track***

Unified Reliance Wholesale, a Division of Axia Financial, LLC does not currently take steps to respond to browsers' "Do Not Track" signals as no uniform standard to respond to such signals has been developed at this time.

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