

Axia Financial, LLC California Privacy Notice

Information for California Residents

We collect Personal Information from California residents and comply with the California Consumer Privacy Act and related laws (“California privacy laws”). In addition to our general Privacy Notice available at <https://axiahomeloans.com/privacy-security/>, this California Privacy Notice applies to California residents (“users,” “you,” or “your”).

For the purposes of this California Privacy Notice, “Personal Information” means information that is linked or reasonably linkable to a particular individual or household. However, the following categories of information are not Personal Information:

- Publicly available information;
- Deidentified or aggregated data; or
- Information otherwise excluded from the scope of California privacy laws.

This Privacy Notice provides the following information to California residents:

- Categories of Personal Information we collect;
- Purposes for which we use Personal Information;
- Categories of Personal Information we disclose to third parties;
- Categories of third parties to which we disclose Personal Information; and
- How California residents can exercise their rights under California privacy laws:
 - The rights to access, correct, or delete Personal Information;
 - The right to obtain a portable copy of Personal Information;
 - The right to limit the use of Sensitive Personal Information in certain circumstances; and
 - The rights to opt out of the sharing of Personal Information for targeted advertising, sales of Personal Information, or certain profiling activities.

Categories of Non-Sensitive Personal Information

The table below outlines the non-sensitive categories of Personal Information Axia Financial, LLC collects about California residents and whether and how they are disclosed to third parties.

We collect Non-Sensitive Personal Information from the following sources:

- Inferences from your activity

Category of Personal Information: Personal Characteristics	
Examples	
	Personal Characteristics may contain the following: Race, gender
Purpose(s)	
	Complying with statutory obligations.
Targeted Advertising	
	We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale	
	We do not sell Personal Information to anyone
Other Disclosing	
	This data is not disclosed with third parties
Retention Period	
	We follow state retention guidelines

Categories of Sensitive Personal Information

The table below outlines the categories of Sensitive Personal Information Axia Financial, LLC collects about California residents and whether they are disclosed to third parties.

We collect Sensitive Personal Information from the following sources:

- Inferences from your activity
- From our advertising partners

**Category of Sensitive Personal Information:
Government ID Data**

Examples

Government ID Data may contain the following: Race Social Security number

Purpose(s)

Complying with statutory obligations

Targeted Advertising

We do not engage in targeted advertising or disclose this information for targeted advertising purposes

Sale

We do not sell Personal Information to anyone

Other Disclosures

This data is not disclosed with third parties

Retention Period

We follows state retention guidelines.

**Category of Sensitive Personal Information:
Sensitive Category Data**

Examples

Sensitive Category Data may contain the following: Race Social Security number

Purpose(s)
Complying with statutory obligations.
Targeted Advertising
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale
We do not sell Personal Information to anyone
Other Disclosures
This data is not disclosed with third parties
Retention Period
We follows state retention guidelines.

Use of Personal Information

We use Personal Information for the purposes described in our general Privacy Notice (see <https://axiahomeloans.com/privacy-security/>). Personal Information may also be used or disclosed as otherwise permitted or required by applicable law.

Disclosing Personal Information

We disclose Personal Information to the following categories of third parties:

- Processors: We use processors to securely handle Personal Information on our behalf for our business purposes and only on our instructions. California privacy laws and our contracts with these companies prevent them from using your Personal Information for their own purposes.

See the tables above for more details about how different categories of Personal Information are disclosed.

We do not sell Personal Information to anyone.

Exercising Your Personal Information Rights

California residents have the following rights under California privacy laws:

- The rights to access, correct, or delete Personal Information;
- The right to obtain a portable copy of Personal Information;
- The right to limit the use of Sensitive Personal Information in certain circumstances; and
- The rights to opt out of the sharing of Personal Information for targeted advertising, sales of Personal Information, or certain profiling (see the “Targeted Advertising” section below for a definition of what qualifies as targeted advertising).

If you are a California resident, you can submit a request to exercise your personal data rights under California privacy laws by Visiting our online site at: <https://axiahomeloans.com/opt-out/> Sending an email to optout@axiahomeloans.com. To protect your privacy, we may need to authenticate your identity before we respond to your rights request. We will use commercially reasonable efforts to verify your identity for this purpose. Any information you provide to authenticate your identity will only be used to process your rights request. Please be aware that we do not accept or process rights requests through other means (e.g., via fax or social media).

After submitting your request online, you will receive a follow-up email, which may include a link you must click on in order to verify your identity. If you do not click on that link, we may be unable to complete your request due to lack of verification. It is important that you provide a valid email address in order for us to be able to process your request.

We will respond to your rights request within 45 days, though in certain cases we may inform you that we will need up to another 45 days to act on your request. If we suspect fraudulent or malicious activity on or from your account, we will delay taking action on your request until we can appropriately verify your identity and the request as authentic. Also note that each of the rights are subject to certain exceptions.

We reserve the right to decline to process, or charge a reasonable fee for, requests from a California resident that are manifestly unfounded, excessive, or repetitive.

Targeted Advertising

California privacy laws regulates the “sharing” of Personal Information with third parties for targeted advertising, sometimes referred to as “behavioral advertising” or “cross-context

behavioral advertising.” An example of this is displaying an advertisement based on Personal Information obtained from a person’s activities over time and across nonaffiliated websites or online applications to predict their preferences or interests. We share some Personal Information for targeted advertising. You can opt out of the sharing of your Personal Information for behavioral advertising by submitting a rights request as described above.

Limiting the Use of Sensitive Personal Information

California privacy laws provides a right to limit some uses of Sensitive Personal Information. In particular, you may direct companies not to use Sensitive Personal Information except as necessary to provide goods or services you have requested.

You may submit a request to limit the use of your Sensitive Personal Information by submitting a rights request as described in the section titled Exercising Your Personal Information Rights above.

Authorized Agent Requests

California privacy laws allows you to designate an authorized agent to make a rights request on your behalf. Your authorized agent may submit such a request by following the same method described above. We may require verification of your authorized agent’s authority in addition to the information we require for verification of your identity.

Contact Us

If you have any questions or concerns regarding this California Privacy Notice, contact us at compliance@axiahomeloans.com.

Last updated: March 13, 2023