

# California Privacy Notice

## Notice at Collection and California Privacy Policy

This Notice at Collection and California Privacy Policy (collectively, the “California Privacy Notice”) applies to only California residents.

Prosperity Home Mortgage, LLC and HomeServices Lending, LLC, and their wholly owned subsidiaries (“we,” “us,” or “our”) respect your privacy, and we are committed to providing you with transparency regarding our collection, retention, use, disclosure, and sharing of personal information, and how you can manage your privacy preferences. This California Privacy Notice supplements our [Privacy Policy](#).

This California Privacy Notice doesn’t apply to information that we collect in the context of California consumer’s interaction with us as a job applicant, employee, contractor, or other roles with us. For that information, please refer to our [California Applicant/Employee Privacy Notice](#).

Our **Non-Mortgage Affiliates** include [BHH Affiliates, LLC dba Berkshire Hathaway HomeServices, HomeServices Insurance, Inc., HomeServices Relocation, LLC, HomeServices Property Management, LLC](#), and affiliated [real estate brokers](#) and [title, escrow, and closing companies](#). They may have their own California Notice at Collection and Privacy Policy and general privacy policies.

## Notice at Collection

The following notice identifies the categories of personal information that we may collect from you or about you and the purposes for which we may use that information, including whether that information is sold or shared. Our collection, use, and sharing of personal information about a California resident will vary depending on the circumstances and nature of our interactions or relationship with the resident. The table below generally describes the categories of personal information (as defined by the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act (collectively, “CCPA/CPRA”)) about California residents that we may collect or share with others for a business purpose.

## General Personal Information

Do We Collect?	Categories of Personal Information	Purposes for Collection	Sold to Third Parties or Shared with Third Parties for Cross-Context Behavioral Advertising
Yes	<b>A. Identifiers:</b> For example, a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, agent license number and licensing state; date of birth; debit card information; credit card information; IP address; Cookie Session Identifier; or other similar identifiers	♦ To fulfill or meet the reason for which the information is provided ♦ Servicing transactions and accounts (e.g., customer verification) ♦ Undertaking internal research for technological development and demonstration ♦ To share the information with our service providers to carry out other business purposes	Yes
Yes	<b>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e):</b> For example, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information	♦ To fulfill or meet the reason for which the information is provided ♦ Servicing transactions and accounts (e.g., customer verification) ♦ Undertaking internal research for technological development and demonstration ♦ To share the information with our service providers to carry out other business purposes	Yes
Yes	<b>C. Characteristics of CA or Federal Protected Classifications:</b> For example, race, religion, national origin), age (40 and over), gender, sexual orientation, medical condition, pregnancy (includes childbirth, breastfeeding and/or related medical conditions), familial status, disability, veteran status, or genetic information.	♦ Short-term data use for the current interaction that isn’t used to build a profile ♦ To fulfill or meet the reason for which the information is provided ♦ Undertaking internal research for technological development and demonstration ♦ To fulfill or satisfy regulatory requirements	No
Yes	<b>D. Commercial Information:</b> For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies	♦ To fulfill or meet the reason for which the information is provided ♦ Servicing transactions and accounts (e.g., customer verification) ♦ Undertaking internal research for technological development and demonstration ♦ To share the information with service providers to carry out other business purposes	Yes
No	<b>E. Biometric Information:</b> For example, photos indicating a physical likeness, and keystroke patterns	Not applicable	No

Yes	<b>F. Internet or Other Similar Network Activity:</b> For example, browsing history, search history, and information regarding a consumer's interaction with an Internet website, application, or advertisement	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ For our internal operation purposes</li> <li>♦ Short-term data use for the current interaction that isn't used to build a profile</li> <li>♦ Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider</li> <li>♦ Undertaking internal research for technological development and demonstration</li> <li>♦ Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.</li> <li>♦ To share the information with service providers to carry out other business purposes</li> <li>♦ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> </ul>	Yes
Yes	<b>G. Geolocation Data:</b> For example, information that can be used to determine a device's physical location	<ul style="list-style-type: none"> <li>♦ For our internal operation purposes</li> <li>♦ Fraud and security detection</li> <li>♦ Debugging to identify and repair errors</li> <li>♦ Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>♦ To share the information with service providers to carry out other business purposes</li> <li>♦ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> </ul>	No
Yes	<b>H. Sensory or Surveillance Data:</b> For example, audio, electronic, visual, thermal, olfactory, or similar information that can be linked or associated with a particular consumer or household	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ For our internal operation purposes</li> <li>♦ Ensuring the security of office premises or company-held information and to prevent or remediate physical or cybersecurity threats or events</li> </ul>	No
Yes	<b>I. Professional or Employment-Related Information:</b> For example, compensation, evaluations, performance reviews, personnel files and current and past job history	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ Short-term data use for the current interaction that isn't used to build a profile</li> <li>♦ To share the information with our service providers to carry out other business purposes</li> </ul>	No
Yes	<b>J. Education Information</b> ( <i>defined as information that isn't publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)</i> ): Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, nonpublic information that can be used to distinguish or trace an individual's identity in relation to an educational institution either directly or indirectly through linkages with other information.	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ Short-term data use for the current interaction that isn't used to build a profile</li> <li>♦ To share the information with our service providers to carry out other business purposes</li> </ul>	No
No	<b>K. Profile data</b> reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Not Applicable	Not applicable

## Sensitive Personal Information

Do We collect?	Categories of Personal Information	Purposes for Collection	Sold to Third Parties or Shared with Third Parties for Cross-Context Behavioral Advertising
Yes	Social Security Number, Driver's License, State Identification Card, or Passport Number	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ To perform services or provide goods you request and reasonably expect from us</li> <li>♦ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> </ul>	No

Yes	Account log-in, financial account, debit card, or credit card number when provided with any required security or access code, password, or credentials allowing access to an account	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> </ul>	No
Yes	Precise geolocation	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services or provide goods you request and reasonably expect from us</li> <li>◆ For our internal operation purposes</li> </ul>	No
Yes	Racial or ethnic origin, religious or philosophical beliefs, or union membership	<ul style="list-style-type: none"> <li>◆ Short-term data use for the current interaction that isn't used to build a profile</li> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ Undertaking internal research for technological development and demonstration</li> <li>◆ To fulfill or satisfy regulatory requirements</li> </ul>	No
Yes	Contents of a consumer's mail, email, and text messages (unless we are the intended recipient of the communication)	<ul style="list-style-type: none"> <li>◆ Fraud and security detection</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> <li>◆ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> </ul>	No
No	Genetic data	Not applicable	Not applicable
No	Biometric information for the purpose of unique identification	Not applicable	Not applicable
No	Health information (* <b>Employees/applicants:</b> please review the <a href="#">California Applicant/Employee Privacy Notice</a> )	Not applicable	Not applicable
No	Information concerning sex life or sexual orientation	Not applicable	Not applicable

### **Summary of purposes of collection**

Consistent with the notices in the two tables above, we may use or disclose the personal information that we collect for the purposes described in the section of our [Privacy Policy](#) entitled **How do we use your information?"**

### **California Privacy Policy**

This California Privacy Notice specifically addresses applicable California laws and the privacy practices of Prosperity Home Mortgage, LLC and HomeServices Lending, LLC, and their wholly owned subsidiaries ("we," "us," or "our") in providing the Services (as defined in our [Privacy Policy](#)) to California residents. When you access or use the Services (as defined in our [Privacy Policy](#)), you thereby consent to our collection, transfer, manipulation, storage, retention, sharing, and other uses of your information as described in this California Privacy Notice and our [Privacy Policy](#).

Our **Non-Mortgage Affiliates** include [BHH Affiliates, LLC dba Berkshire Hathaway HomeServices, HomeServices Insurance, Inc., HomeServices Relocation, LLC, HomeServices Property Management, LLC](#), and affiliated [real estate brokers and title, escrow, and closing companies](#). They may have their own California Notice at Collection and Privacy Policy and general privacy policies.

**Agents** are people and entities, including licensed independent-contractor real estate sales associates or salespersons, who may offer or provide real estate brokerage services to you. Agents are independent contractors who aren't employed or controlled by us or our affiliated real estate real estate brokers. This policy governs the handling of only personal information that we collect from or about you. This policy doesn't govern personal information that an Agent obtains, retains, or stores outside of the Websites, applications, systems, or platforms, and you will be governed by other privacy terms, if any, of other websites and applications through which you interact with those Agents. If an Agent collects your personal information and it isn't stored or retained in the Websites, applications, systems, or platforms, you will need to contact the Agent directly to exercise your privacy rights.

All other defined terms used in this California Privacy Notice are defined in our [Privacy Policy](#).

### **1. California Financial Information Privacy Act**

If you are a new customer, we have separately provided you with a notice entitled "Important Privacy Choices for Consumers." California law permits us to share your information with our Affiliates and nonaffiliated financial companies with your consent or to give you the best service on your accounts with us, including sending you information about other products or services. Unless you opt out of our sharing of personal and financial information with our Affiliates and nonaffiliated financial companies, we can begin sharing your information 45 days after the date that we send you this notice.

## 2. California Privacy Rights: Shine the Light Law

California's Shine the Light law (Cal. Civ. Code § 1798.83) permits users of the Services that are California residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request or to opt out, please visit [My Privacy Choices](#).

## 3. California Online Privacy Protection Act ("CalOPPA")

California's Online Privacy Protection Act (Bus. & Prof. Code § 22575) requires operators of a commercial website or online service that collect personally identifiable information as defined under CalOPPA about California consumers through the Internet to satisfy certain requirements. For more information about our tracking practices and how to opt out, please review the **Tracking Technologies** section below.

## 4. California Consumer Privacy Act of 2018 ("CCPA") as amended by the California Privacy Rights Act ("CPRA")

As defined under the CCPA and further revised by the CPRA, if you are a California "Consumer" you have certain rights (subject to certain exceptions) with respect to the collection, use, transfer, retention, selling, sharing, and processing of your personal information. To exercise any of these rights, please contact us directly through the methods specified in the section below entitled **Consumer Rights**. Only you or your Authorized Agent (defined below), can make a verifiable consumer request related to the access, correction, or deletion of your personal information.

## 5. California Notice of Financial Incentive

We may provide you with a program, benefit, or other offering (collectively, a "program") related to the collection, retention, use, or sale of personal information, which California law deems a "financial incentive." We may offer you financial incentives that may result in reasonably different prices, rates, or quality levels (e.g., contests and referral programs). We will explain and describe the material aspects of any financial incentive in the terms of the program. Through these programs, consumers provide us with some personal information (e.g., their names, emails, phone numbers) when they opt in to our programs. There's no obligation to opt in to these programs, and consumers can opt out of them at any time. We offer these programs, among other things, to enhance our relationship with you so that you can enjoy more of our products or services at a lower price. We invest in our marketing and brand, in part, so that we can provide these programs to our customers. Consumer information is valuable to us when it's combined with enough other consumer information and after it is enhanced by our efforts. The value to our business of any individual consumer's personal information depends on several factors, including whether and to what extent you take advantage of these programs, whether and to what extent you opt out of these programs, and whether we can enhance the consumer information. Our ability to create value from these programs is based on our ability to leverage these intellectual properties. We don't calculate the value of consumer information in our accounting statements.

## 6. Collection of Personal Information

When California consumers access the Websites, use the Services, contact us, or visit one of our physical locations, we may collect the personal information described in the section in our [Privacy Policy](#) entitled **"From whom and what information do we collect about you?"**

The chart below contains the categories of personal information that we may collect or have collected over the past 12 months, the business purpose for the collection/disclosure, and the category of third party that we may have shared the information with. We might not collect these categories of personal information for every California consumer because personal-information collection depends on your activity or use of the Services.

Personal information **doesn't** include (a) publicly available information that is lawfully made available from federal, state, or local government records; (b) information that a business has a reasonable basis to believe is lawfully made available to the general public by the consumer or from widely distributed media; (c) information made available by a person to whom the consumer has shared the information if the consumer hasn't restricted the information to a specific audience; or (d) deidentified or aggregated consumer information. Personal Information as defined under the CCPA/CPRA also doesn't include (e) publicly available information from government records as defined under Civil Code Section 1798.140; (f) health or medical information to the extent covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data; and (g) personal information to the extent covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA) and the Driver's Privacy Protection Act of 1994.

### General Personal Information

Category	In the preceding 12 months this category of information was Collected/Shared	Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was shared
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A. Identifiers	Yes/Yes	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ Servicing transactions and accounts (e.g., customer verification)</li> <li>♦ Undertaking internal research for technological development and demonstration</li> <li>♦ To share the information with service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>♦ Non-Mortgage Affiliates</li> <li>♦ Unaffiliated real estate-related companies</li> <li>♦ Advertising networks</li> <li>♦ Internet service providers</li> <li>♦ Data analytics providers</li> <li>♦ Government entities</li> <li>♦ Operating systems and platforms</li> <li>♦ Social networks</li> <li>♦ Cloud storage providers</li> <li>♦ Payment processors</li> <li>♦ Web hosting service providers</li> <li>♦ E-mail distribution service providers</li> <li>♦ Help Desk service providers</li> <li>♦ Customer-support service providers</li> <li>♦ Financial and accounting service providers</li> <li>♦ Cybersecurity service providers</li> <li>♦ Customer relationship management tool providers</li> <li>♦ Law firms</li> </ul>
B. Personal Information Categories from Cal. Civ. Code §1798.80(e)	Yes/Yes	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ Servicing transactions and accounts (e.g., customer verification)</li> <li>♦ Undertaking internal research for technological development and demonstration</li> <li>♦ To share the information with service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>♦ Non-Mortgage Affiliates</li> <li>♦ Unaffiliated real estate-related companies</li> <li>♦ Advertising networks</li> <li>♦ Internet service providers</li> <li>♦ Data analytics providers</li> <li>♦ Government entities</li> <li>♦ Operating systems and platforms</li> <li>♦ Social networks</li> <li>♦ Cloud storage providers</li> <li>♦ Payment processors</li> <li>♦ Web hosting service providers</li> <li>♦ E-mail distribution service providers</li> <li>♦ Help Desk service providers</li> <li>♦ Customer-support service providers</li> <li>♦ Financial and accounting service providers</li> <li>♦ Cybersecurity service providers</li> <li>♦ Customer relationship management tool providers</li> <li>♦ Law firms</li> </ul>
C. Characteristics of California or Federal Protected Classifications	Yes/Yes	<ul style="list-style-type: none"> <li>♦ Short-term data use for the current interaction that isn't used to build a profile</li> </ul>	<ul style="list-style-type: none"> <li>♦ Government entities</li> <li>♦ Investors and subservicers</li> <li>♦ Transaction service providers</li> <li>♦ Customer relationship management tool providers</li> <li>♦ Law firms</li> </ul>
D. Commercial Information	Yes/Yes	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ Servicing transactions and accounts (e.g., customer verification)</li> <li>♦ Undertaking internal research for technological development and demonstration</li> <li>♦ To share the information with service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>♦ Non-Mortgage Affiliates</li> <li>♦ Unaffiliated real estate-related companies</li> <li>♦ Government entities</li> <li>♦ Operating systems and platforms</li> <li>♦ Customer relationship management tool providers</li> <li>♦ Investors and subservicers</li> </ul>
E. Biometric Information	No/No	<ul style="list-style-type: none"> <li>♦ Not applicable.</li> </ul>	Not applicable
F. Internet or Other Similar Network Activity	Yes/Yes	<ul style="list-style-type: none"> <li>♦ To fulfill or meet the reason for which the information is provided</li> <li>♦ For our internal operation purposes</li> <li>♦ Short-term data use for the current interaction that isn't used to build a profile</li> <li>♦ Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider</li> <li>♦ Undertaking internal research for technological development and demonstration</li> <li>♦ Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.</li> <li>♦ To share the information with service providers to carry out other business purposes</li> <li>♦ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> </ul>	<ul style="list-style-type: none"> <li>♦ Internet service providers</li> <li>♦ Data analytics providers</li> <li>♦ Help Desk service providers</li> <li>♦ Customer-support service providers</li> <li>♦ Financial and accounting service providers</li> <li>♦ Cybersecurity service providers</li> <li>♦ Customer relationship management tool providers</li> <li>♦ Google Analytics</li> </ul>

G. Geolocation Data	Yes/Yes	<ul style="list-style-type: none"> <li>◆ For our internal operation purposes</li> <li>◆ Fraud and security detection</li> <li>◆ Debugging to identify and repair errors</li> <li>◆ Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business</li> <li>◆ To share the information with service providers to carry out other business purposes</li> <li>◆ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> <li>◆ Allow consumers visiting websites to locate properties near them</li> </ul>	<ul style="list-style-type: none"> <li>◆ Website-service providers</li> <li>◆ Help Desk service providers</li> <li>◆ Customer-support service providers</li> <li>◆ Cybersecurity service providers</li> </ul>
H. Sensory or Surveillance Data	Yes/Yes	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ For our internal operation purposes</li> <li>◆ Ensuring the security of office premises or company-held information and to prevent or remediate physical or cybersecurity threats or events</li> </ul>	<ul style="list-style-type: none"> <li>◆ Operating systems and platforms</li> <li>◆ Cloud storage providers</li> <li>◆ Help Desk service providers</li> <li>◆ Customer-support service providers</li> <li>◆ Security systems providers</li> </ul>
I. Professional or Employment-Related Information	Yes/Yes	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ Short-term data use for the current interaction that isn't used to build a profile</li> <li>◆ To share the information with our service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>◆ Government entities</li> <li>◆ Investors and subservicers</li> <li>◆ Operating systems and platforms</li> <li>◆ Cloud storage providers</li> <li>◆ Payment processors</li> <li>◆ E-mail distribution service providers</li> <li>◆ Help Desk service providers</li> <li>◆ Customer-support service providers</li> <li>◆ Financial and accounting service providers</li> <li>◆ Cybersecurity service providers</li> <li>◆ Customer relationship management tool providers</li> <li>◆ Law firms</li> <li>◆ Operating systems and platforms</li> </ul>
J. Education Information	Yes/Yes	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ Short-term data use for the current interaction that isn't used to build a profile</li> <li>◆ To share the information with our service providers to carry out other business purposes</li> </ul>	<ul style="list-style-type: none"> <li>◆ Investors and subservicers</li> <li>◆ E-mail distribution service providers</li> <li>◆ Financial and accounting service providers</li> <li>◆ Customer relationship management tool providers</li> <li>◆ Law firms</li> </ul>
K. Profile Data	No/No	Not applicable	Not applicable

### Sensitive Personal Information

Category	In the preceding 12 months this category was: Collected/Shared	Business or Commercial Purpose for Collection & Disclosure	Categories of third parties to whom the information was shared
Social Security Number, Driver's License, State Identification Card, or Passport Number	Yes/Yes	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services or provide goods you request and reasonably expect from us</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> </ul>	<ul style="list-style-type: none"> <li>◆ Non-Mortgage Affiliates</li> <li>◆ Government entities</li> <li>◆ Investors and servicers</li> <li>◆ Operating systems and platforms</li> <li>◆ Cloud storage providers</li> <li>◆ Payment processors</li> <li>◆ Financial and accounting service providers</li> <li>◆ Customer relationship management tool providers</li> <li>◆ Law firms</li> </ul>
Account log-in, financial account, debit card, or credit card number when provided with any required security or access code, password, or credentials allowing access to an account	Yes/No	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> </ul>	Not applicable
Precise geolocation	Yes/No	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services or provide goods you request and reasonably expect from us</li> <li>◆ For our internal operation purposes</li> </ul>	Not applicable
Racial or ethnic origin, religious or philosophical beliefs, or union membership	Yes/Yes	<ul style="list-style-type: none"> <li>◆ To fulfill or meet the reason for which the information is provided</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer</li> </ul>	<ul style="list-style-type: none"> <li>◆ Government entities</li> <li>◆ Investors and servicers</li> <li>◆ Operating systems and platforms</li> <li>◆ Cloud storage providers</li> </ul>

Contents of a consumer's mail, email, and text messages (unless we are the intended recipient of the communication)	Yes/Yes	<ul style="list-style-type: none"> <li>◆ Fraud and security detection</li> <li>◆ To perform services for our business needs such as maintaining accounts, providing customer service, verifying customer information, processing payments, providing analytics services, storage, and to fulfill orders</li> <li>◆ Ensuring the security of company-held information and to prevent or remediate cybersecurity threats or events</li> </ul>	<ul style="list-style-type: none"> <li>◆ Customer relationship management tool providers</li> <li>◆ Fraud and security detection providers</li> </ul>
Genetic data	No/No	Not applicable	Not applicable
Biometric information for the purpose of unique identification	No/No	Not applicable	Not applicable
Health information (* <b>Employees/applicants</b> : please review the <a href="#">California Applicant/Employee Privacy Notice</a> )	No/No	Not applicable	Not applicable
Information concerning sex life or sexual orientation	No/No	Not applicable	Not applicable

## 7. Sources of Collection

For the sources of the personal information that we may collect about you, see the section of our [Privacy Policy](#) entitled **"From whom and what information do we collect about you?"** We won't use the personal information that we have collected for materially different, unrelated, or incompatible purposes without providing you notice and obtaining your consent, if required.

## 8. Personal Information Sharing

### *Sharing in the Preceding Twelve Months*

Except as provided below, we provide your personal information to third parties to obtain contracted or requested services or to carry out a business purpose. The categories of some third-party service providers to which we may provide your information include Non-Mortgage Affiliates, settlement-service providers, internet service providers, data analytics providers, government entities, operating systems and platforms, cloud storage, payment processors, web hosting, e-mail distribution services, help desk, customer-support, financial and accounting, and cybersecurity providers.

### *General Sharing*

Our [Privacy Policy](#) describes in detail with whom and how we share your personal information. See the section entitled **"With whom and how do we share your information?"**.

### *Sale of Personal Information*

In the preceding 12 months, we have shared personal identifiers (e.g., name, email address, telephone number, physical address) and commercial information (e.g., property details, transaction information) with our Non-Mortgage Affiliates and unaffiliated real estate-related companies for marketing purposes. Such sharing may be deemed a sale under the CCPA/CPRA. To opt out, please visit [My Privacy Choices](#) or call us toll-free at (877) 275-1762 (Prosperity Home Mortgage, LLC) or (855) 738-3326 (HomeServices Lending, LLC). In the preceding 12 months, we have shared your internet or other electronic network activity information collected via cookies and other Tracking Technologies (defined below) with our data-analytics providers and ad networks as described in the **Tracking Technologies** section below to provide targeted advertising. Such sharing may be deemed a sale or sharing under the CCPA/CPRA. To opt out of the sale or sharing through cookies, please visit the **Cookie Preferences** link located at the footer of the applicable Website.

## 9. Data Retention

We will retain your information and documentation for the retention period required by law, and may occasionally retain it beyond the required period if we deem it to be reasonably necessary to fulfill an ongoing business need (e.g., account recovery), or to comply with applicable tax, legal, or accounting requirements.

When we have no ongoing legitimate business need to use your information, we will either delete, anonymize, aggregate, or deidentify it, or, if this isn't possible (e.g., because your personal information has been stored in back-up archives), then we will securely store your personal information and prevent any further processing of it until it's possible to delete it. When we dispose of personal information, we use reasonable procedures designed to erase or render it unreadable (e.g., shredding documents and wiping electronic media). The following principles help guide the length of our retention of records involving personal information:

- Minimize retention periods to protect your privacy, while adhering to governing laws and regulations
- Maintain appropriate retention periods to ensure the support, operations, and security of our environment
- Maintain appropriate retention periods for the business purpose for which the records were collected
- Use legal counsel to determine when it's appropriate to share data beyond us or third-party vendors that we

contract with, or concerning the preservation of data in response to litigation or law enforcement requests

## 10. Selling and Sharing of Personal Information of Minors

We don't knowingly collect, share, or sell personal information of anyone under the age of 18 years old. In the preceding 12 months, we haven't knowingly shared or sold personal information about consumers under the age of 18.

## 11. Consumer Rights

### *Summary of Your Rights*

California consumers have certain legal rights related to their personal information, as described in detail below:

- The right to request information about personal information collected about them
- The right to request disclosure of categories of personal information that a business shares
- The right to access personal information in a portable format
- The right to opt out of the sale or sharing of personal information with a third party
- The right to correct inaccurate personal information
- The right to request deletion of personal information
- The right to equal service and price, regardless of whether they exercise their privacy rights

### *Right to Know About Personal Information Collected, Used, Shared, or Sold*

California consumers have the right to request that we disclose the personal information about them that we collect, use, share, or sell to third parties. If you send us a verifiable request, you will receive the following information about you:

- Categories of personal information that we've collected
- Categories of sources from which that personal information was collected
- The business or commercial purpose for which the personal information was collected
- The categories of third parties with whom we shared or sold (if applicable) the personal information for a business purpose
- The categories of personal information that we shared or sold (if applicable) with third parties
- Specific pieces of personal information that we've collected about you

We will provide this information to you free of charge, unless we determine that your request is manifestly unfounded or excessive. You may request this information twice in a 12-month period.

### *Right to Opt-Out of Third-Party Sharing (Do Not Sell/Share My Personal Information)*

You have the right to request that we and our service providers not sell or share certain personal information that we've collected from or about you with a third party, outside of information necessary to conduct certain business purposes. To opt out of the sale or sharing of your personal information to third parties for marketing purposes, please visit [My Privacy Choices](#) or call us toll-free at (877) 275-1762 (Prosperity Home Mortgage, LLC) or (855) 738-3326 (HomeServices Lending, LLC). To opt out of the sale or sharing through cookies, please visit the **Cookie Preferences** link located at the footer of the applicable Website. If the browser or extension that you (or your Authorized Agent) are using supports Global Privacy Control (GPC) (click [here](#) for more information), you may use the GPC opt-out preference signal to instruct us not to sell or share any of your personal information collected online. The GPC opt-out preference signal will apply to the device, platform, or browser in which you use it. You can use the opt-out preference signal by turning on the signal in your device, platform, or browser settings. You must opt out of each device and each browser.

### *Precise Geolocation Information*

When you first launch one of our mobile apps that collect precise location information, or when you visit parts of the Services that collect precise location information, you'll be asked to consent to the collection of this information. If you initially consent to our collection of precise location information, you can subsequently stop the collection of this information at any time by changing the preferences on your mobile device. Some Services may not function without precise location information. You may also stop a mobile app's collection of location information by following the standard uninstall process to remove the app from your device.

### *Right to Limit Use of Sensitive Personal Information*

**If you wish to limit the use of your Sensitive Personal Information for purposes other than those authorized by the CPRA, please visit [My Privacy Choices](#) or call us toll-free at (877) 275-1762 (Prosperity Home Mortgage, LLC) or (855) 738-3326 (HomeServices Lending, LLC).**

### *Right to Correct*

You have the right to request that we correct inaccurate personal information about you. We may request documentation from you to determine the accuracy of the information that we've maintained about you. If you provide us with documentation either at our request or through your own initiative, we will maintain and use that documentation only to correct your personal information and comply with our recordkeeping requirements under the



CCPA/CPRA. We may deny your request if we've previously denied your same request to correct an alleged inaccuracy in the past 6 months, unless you provide new or additional documentation that the information that you want to correct is inaccurate.

As an alternative to correcting your information, we may delete the inaccurate information if it doesn't negatively affect you or if you consent to the deletion. We reserve the right to deny this request if allowed under law, or if we determine that the contested information is more likely than not accurate, based on the totality of circumstances. You can submit a correction request through a verified consumer request. That process is described below in the section "Submitting a Verified Consumer Request".

#### *Right to Deletion*

You have the right to request that we and our service providers delete certain personal information about you that we've collected from you or shared with our service providers. We will delete your personal information upon receipt of a verifiable request. Your deletion rights are subject to several legal exceptions, and we aren't required to comply with a request to delete your personal information if applicable law permits us to retain your personal information and it's necessary for us or our service providers to maintain the personal information for the following reasons:

- To complete the transaction for which the personal information was collected, provide a good or service requested by you, or reasonably anticipated by you within the context of our ongoing business relationship with you, or otherwise perform a contract between us and you
- To help to ensure security and integrity to the extent the use of your personal information is reasonably necessary and proportionate for those purposes
- To debug to identify and repair errors that impair existing intended functionality
- To exercise free speech, ensure the right of another consumer to exercise that consumer's right of free speech, or exercise another right provided for by law
- To comply with the California Electronic Communications Privacy Act under Chapter 3.6 (beginning with §1546) of Title 12 of Part 2 of the California Penal Code
- To engage in public or peer-reviewed scientific, historical, or statistical research that conforms or adheres to all other applicable ethics and privacy laws, when our deletion of the information is likely to render impossible or seriously impair the ability to complete the research, if you have provided informed consent
- To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us and compatible with the context in which you provided the information
- To comply with a legal obligation

#### *Submitting A Verified Consumer Request*

You can submit your verified consumer request by visiting [My Privacy Choices](#) or by calling us toll-free at (877) 275-1762 (Prosperity Home Mortgage, LLC) or (855) 738-3326 (HomeServices Lending, LLC).

The response to a request to know will provide all personal information collected and maintained about you during the 12-month period immediately preceding the date that you submitted your request. But you may request us to provide this information beyond the 12-month period, extending back to January 1, 2022, in which case we will provide the information unless doing so proves impossible or would involve disproportionate effort. We aren't required to provide personal information to you more than twice in any 12-month period. We can't respond to your request or provide you with personal information if we can't verify your identity or authority to make the request. We will use personal information provided in a verifiable consumer request only to verify the requestor's identity or authority to make the request. If you submit a request that isn't through one of these designated methods or is deficient in some manner unrelated to verification, we will provide you with information about how to submit the request or remedy any deficiencies.

After we receive your verifiable request, we will confirm receipt of the request within 10 business days. We will respond to your request within 45 calendar days if we can verify your identity. If we can't verify your identity, we will let you know before the 45-day period expires and may request additional information at that time. Requests for deletion will require a separate confirmation that you want your information deleted. We will request an additional 45 days to respond substantively, if needed, to fulfill your request.

If your requests are unfounded or excessive (e.g., because they are repetitive), we may either charge a reasonable fee or refuse to act on the request, and we will notify you of our reason(s) for refusing to act. If we determine that the request warrants a fee, we will notify you of the reason for that determination and provide you with a cost estimate before completing your request.

**In responding to your request, we aren't permitted to disclose or provide you with your social security number,**

driver's license number, or other government-issued identification number, financial account number, health insurance or medical identification number, account password, security questions and answers, or any unique biometric data generated from measurements or technical analysis of human characteristics. But we will inform you with sufficient particularity if we've collected that type of information without disclosing the actual data.

**Requests to Know or Delete for a Child Under the Age of 18:** We don't knowingly collect, share, or sell personal information of anyone under the age of 18 years old.

#### *Verifying Consumer Requests*

To process your request as set forth above, we first must verify that the person making the request is the California consumer about whom the request relates. To verify your identity, we may request up to three pieces of personal information about you to compare against our records. We can't respond to your request or provide you with personal information if we can't verify your identity. Making a verifiable request doesn't require you to create an account with us. We will use personal information provided in your request only to verify your identity and will delete any information that you provide with your request after processing the request. We reserve the right to take additional steps as necessary to verify the identity of a California consumer where we have a reason to believe a request is fraudulent

#### *Authorized Agents*

You may choose a person registered with the California Secretary of State that you authorize to act on your behalf to submit a request on your behalf ("Authorized Agent"). If you choose to use an Authorized Agent, we require the Authorized Agent to provide proof of your written permission to allow them to submit your request. Failure to do so may result in us denying your request. An Authorized Agent may e-mail proof of your signed authorization along with a copy of their identification to submit the request on your behalf by sending an e-mail to [privacy@phmloans.com](mailto:privacy@phmloans.com).

#### *Right to Equal Service*

We won't discriminate against you because you exercised any of your rights, including, but not limited to, by

- Denying goods or services to you
- Charging different prices or rates for goods or services, including through discounts or other benefits or imposing penalties
- Providing a different level or quality of goods or services to you
- Retaliating against you, as an employee, applicant for employment, or independent contractor
- Suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services

We comply with all applicable California laws when honoring your right to equal service. Any differences in the Services that we offer may be related to the amount or quality of data or information that we've compiled about you because that data or information is required for the Services, and any such differences in the Services isn't based on your right to equal service under the CCPA/CPRA.

## **12. Tracking Technologies**

Besides the personal information that you provide directly to us, we also collect information from you automatically as you use the Websites via first-party and third-party cookies, pixel tags, plugins, web beacons, and other tools ("Tracking Technologies").

We use essential, performance, marketing, and analytics cookies to collect your usage, device, and location information (determined through your IP address) when you interact with the Websites. We use this information to (a) enhance user experience on the Websites; (b) conduct analytics to improve the Websites; (c) prevent fraudulent use of the Websites and detect unlawful activity; (d) diagnosis and repair website errors, and, in cases of abuse, track and mitigate the abuse; and (e) deliver targeted advertisements. Analytics and advertising cookies may be considered a sale or sharing under the CCPA/CPRA. To opt out, please visit the **Cookie Preferences** link located at the footer of the applicable Website.

Particular third-party cookies to note on the Websites include the following:

- **Google Analytics.** We may use Google Analytics to collect information on your use of the Websites for their improvement. To collect this information, Google Analytics installs cookies on your browser or reads cookies that are already there (for more information about how Google collects and uses the information click [here](#)). Google Analytics also receives information about you from applications that you have downloaded or services that you use that partner with Google. Google's ability to use and share information collected by Google Analytics about your visits to the Websites or to another application that partners with Google is restricted by the Google Analytics [Terms of Use](#) and [Privacy Policy](#). To prevent your data from being used by Google Analytics, you can download the Google Analytics opt-out browser add-on, which can be accessed [here](#). You can adjust your [Ad Settings](#) or change settings in your Google [My Activity](#) if you are signed into your Google Account.
- **Google Tag Manager.** Google Tag Manager is a tag-management system to manage tags used for tracking and

analytics on the Websites. Tags are small code elements that, among other things, are used to manage traffic and visitor behavior and to test and optimize websites. We may use Google Tag Manager to manage and organize all third-party tags on the Websites and to control when those tags are triggered. You can view more information about Google Tag Manager's privacy practices [here](#).

- **DoubleClick.** We may use DoubleClick by Google to serve ads based on a user's prior visits to the Websites. Each visitor to the Websites receives a different cookie, and the information collected by the cookie is used to generate conversion statistics and allows us to see the total number of people who clicked on ads. DoubleClick enables Google and its partners to serve ads to you based on your visits to the Websites in addition to other Internet websites. Please review Google's [Privacy Policy](#) for additional information about how Google uses the information it collects. To opt out of targeted advertising by Google and this sharing, you can go to Google's [Ad Settings](#), or you can install the DoubleClick [opt-out browser plugin](#).
- **Meta Pixel.** We may use Meta Pixel to serve you ads on your social media based on your browsing behavior. Meta Pixel sets a cookie on your device that allows your behavior to be tracked after you have been redirected to the Websites by clicking on a Facebook ad. This enables us to measure the effectiveness of Facebook ads for statistical and market-research purposes and to provide targeted advertising. We don't have access to the information collected through Meta Pixel. The information collected via Meta Pixel is stored and processed by Meta. Meta may link this information to your Facebook account and use it for its own promotional purposes in accordance with Facebook's [Data Usage Policy](#). You can opt out of displaying Facebook ads and sharing by visiting your Facebook [Ad Settings](#).
- **TikTok Analytics.** We may use TikTok Analytics to collect information about how users interact with the Websites. We may use this information to serve targeted ads based on users' interaction with the Websites and to measure the performance of any advertising campaigns conducted through TikTok. Please review TikTok's [Privacy Policy](#) for additional information on how TikTok uses the information it collects.

All session cookies are temporary and expire after you close your web browser. Persistent cookies can be removed by following your web browser's directions. To find out how to see what cookies have been set on your computer or device, and how to reject and delete the cookies, please visit: <https://www.aboutcookies.org/>. Each web browser is different. To find information relating to your browser, visit the browser developer's website and mobile application. If you reset your web browser to refuse all cookies or to indicate when a cookie is being sent, some features of the Websites may not function properly. If you choose to opt out, we will place an "opt-out cookie" on your device. The "opt-out cookie" is browser specific and device specific and lasts only until cookies are cleared from your browser or device. The opt-out cookie will not work for essential cookies. If the cookie is removed or deleted, if you upgrade your browser, or if you visit us from a different computer, you will need to return and update your preferences.

By clicking on the "Opt-Out" links below, you will be directed to the respective third-party website where your computer will be scanned to determine who maintains cookies on you. At that time, you can either choose to opt out of all targeted advertising or you can choose to opt out of targeted advertising by selecting individual companies who maintain a cookie on your machine. Our use of third-party marketing and analytics cookies is considered a sale or sharing under certain state privacy laws and is also considered to be what is known as interest-based advertising (IBA). To opt out of the sale or sharing through cookies and IBA across various platforms, please visit the Digital Advertising Alliance's YourAdChoices program tools ([Your Ad Choices](#)) or visit one of the links below.

- Network Advertising Initiative (NAI) Opt-Out: [https://www.networkadvertising.org/managing/opt\\_out.asp](https://www.networkadvertising.org/managing/opt_out.asp)
- Digital Advertising Alliance (DAA) Opt-Out: <https://optout.aboutads.info>
- European Union (EU) /European Economic Area (EEA) Opt-Out: <http://www.youronlinechoices.eu>
- In general, you can also disable cookies by setting your browser to refuse cookies or indicate when a cookie is being sent.

### 13. Do Not Track Requests

We do not respond to Do Not Track requests. Do Not Track is a preference you can set in your web browser to inform websites and mobile applications that you do not want to be tracked. You can enable or disable Do Not Track by visiting the Preferences or Settings page of your web browser.

### 14. What Terms Apply to California Job Applicants and Employees?

If you are a California job applicant or our employee, specific terms in the [California Applicant/Employee Privacy Notice](#) will apply to the collection, use, and sharing of your personal information.

### 15. Changes to this California Privacy Notice?

We may change this California Privacy Notice from time to time. The versions of our [Privacy Policy](#) as supplemented by this California Privacy Notice that are in effect when we collect the information will apply to our use of that information, unless we receive your consent to use it for another purpose. In the latter case, the version of the two privacy policies

above as supplemented by this California Privacy Notice in effect at the time of our later use of the information will apply to that use. If we make material changes to this California Privacy Notice, we will post the updated version on our website. Your continued use of our Services after we post a new version of this California Privacy Notice on our website.

#### **16. Contact us**

If you have any questions regarding this California Privacy Notice, please send us a detailed message to [privacy@phmloans.com](mailto:privacy@phmloans.com).

#### **17. Effective Date**

This policy is effective as of September 1, 2025. This policy was last updated on September 1, 2025.