

## Privacy Policy for California Residents

This Privacy Policy for California Residents supplements the information in our privacy notice and applies solely to California residents (“California Consumer” or “you”). A business that collects a California consumer’s personal information must inform consumers as to the categories of personal information to be collected and the purposes for which the categories of personal information shall be used. Any terms defined in the California Consumer Privacy Act of 2018 (“CCPA”), Cal. Civ Code § 1798.100 et. seq., have the same meaning when used in this notice.

Under CCPA, California residents have the right to know about information collected disclosed or sold, the right to opt out of the sale of certain information, and a limited right to have businesses delete information a business has collected about the consumer. These rights extend only to California residents and information covered by CCPA. Because CCPA does not cover all consumer data in all situations, only certain consumer data subject to these rights.

Other laws may govern data we gather about you or you provide to us including, but not limited to:

- Information to or from a consumer reporting agency if that information is to be reported in, or used to generate, a consumer report as defined by subdivision (d) of Section 1681a of Title 15 of the United States Code, and use of that information is limited by the federal Fair Credit Reporting Act (15 U.S.C. Sec. 1681 et seq.)
- Information collected, processed, sold, or disclosed pursuant to the federal Gramm–Leach–Bliley Act (Public Law 106–102), and implementing regulations, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code). **PLEASE NOTE: Any personal data collected in relation to a mortgage loan is exempt from the consumer rights to know, delete and opt-out created under CCPA because this information is governed by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (CFIPA) or other state and federal laws which exempt this data from CCPA.**

### Rights under CCPA

#### Right to know about personal information collected, disclosed, or sold

- Under the CCPA, Residents of California have the right to request to know what categories of information that Amerifirst has collected, uses, or discloses. After a request is received, Amerifirst will confirm receipt of the requests within 10 days, and will respond within 45-90 days, depending on request’s level of complexity.
- How to submit a request In order to submit a request to know or delete, you can reach Amerifirst toll free at 1 (800) 466-5626 or at [CCPA\\_requests@amerifirst.com](mailto:CCPA_requests@amerifirst.com).
- How we verify your identity. In order to ensure that Amerifirst does not release your information to a bad actor, Amerifirst will seek to verify your identity before release or deleting information. If you are requesting the release of categories of information, Amerifirst will request two data points for verification. If you are requesting the release of specific information, Amerifirst will request three pieces of personal information that Amerifirst has already collected.
- Personal Information we collect. Amerifirst collects non-GLBA marketing information at various points through the use of internet cookies, third party leads, and forms that you might fill out to inquire about our services. Categories of information that Amerifirst collects may include identifiers such as a real name, alias, postal address, unique personal identifier, online identifier, IP address, email address, account name, social security number, driver’s license number, passport number, or other similar identifiers, any categories of personal information described in subdivision (e) of section 1798.80, characteristics of protected classifications under California or federal law, commercial information, including records of personal property, products or services purchased, obtained or considered , or other purchasing or consuming histories or tendencies, internet or other electronic network activity information, including but not limited to, browsing history, search history, and information regarding a

consumer’s interaction with an website, application, or advertisement, geolocation data, audio, electronic, visual, or similar information, professional or employment-related information, education information, and inferences drawn from any of the information described above to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, preferences, predispositions, behavior or attitudes.

- Sale, disclosures, and sharing of your personal information. Amerifirst does not sell your information. Amerifirst may disclose, and may have disclosed, any of the above information for everyday business purposes to entities such as advertising networks, internet service providers, data analytics providers, data analytics providers, real estate service companies, title service companies, government entities, operating systems or platforms, social networks, or lenders involved with your transaction.
- Third parties sources. Amerifirst may collect any of the above information from third parties such as consumers directly, advertising networks, data analytics providers, governmental entities, social networks, or real estate partners.
- Purpose of collection. Amerifirst collects the above information for the following purposes: Auditing related to a current interaction with the consumer and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards; Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; Debugging to identify and repair errors that impair existing intended functionality; Short-term, transient use, provided that the personal information is not disclosed to another third party and is not used to build a profile about a consumer or otherwise alter an individual consumer's experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction; Performing services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider; Undertaking internal research for technological development and demonstration; 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.
- Amerifirst does not sell the information of minors.

#### **Right to deletion of personal information**

- Residents of California have the right to request to know or delete non-GLBA personal information. After a request is received, Amerifirst will confirm receipt of the request within 10 days, and will respond within 45-90 days, depending on the level of complication in the request.
- In order to submit a request to delete or know, you can reach Amerifirst toll free at 1 (800) 466-5626 or online at [CCPA\\_requests@amerifirst.com](mailto:CCPA_requests@amerifirst.com)
- If you are requesting that Amerifirst delete non-GLBA information, Amerifirst will request two data points for verification.

#### **Right to opt out of the sale of personal information**

Residents of California have the right to opt out of the sale of their personal information. However, Amerifirst does not sell your information.

#### **Right to non-discrimination for the exercise of a consumer's privacy right**

Residents of California have the right not to be discriminated against simply for exercising their rights. Amerifirst will never give you a lower level of service simply because you exercised your rights.

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Date

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Date