

Nations Direct Mortgage, 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 and regulations (“California privacy laws”). 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
- Consumer rights under California privacy laws and how to exercise those rights, specifically including:
 - The rights to access, correct, or delete their Personal Information;
 - The right to limit the use of their Sensitive Personal Information in certain circumstances; and
 - The rights to opt out of targeted advertising, sales of Personal Information, or profiling.

Categories of Non-Sensitive Personal Information

The table below outlines the non-sensitive categories of Personal Information Nations Direct Mortgage, 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 using our services
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)

Category of Personal Information: Identifiers
Examples
Identifiers may contain the following: Name, Address, Social Security Number, Employment History, Credit History, Property Records
Purpose(s) for Collection
Processing, Underwriting, and Servicing Mortgage Loans.
Targeted Advertising
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale
This information is not sold to third parties
Other Disclosures
This information may be disclosed to Processors and Business Partners. We disclose Identifiers Verifying Customer Information Providing Customer Service.
Retention Period
Required record retention regulations by state, based on last activity date

Category of Personal Information:
Personal Characteristics

Examples

Personal Characteristics may contain the following: Race, Ethnicity, Gender

Purpose(s) for Collection

Complying with statutory obligations

Targeted Advertising

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

Sale

This information is not sold to third parties

Other Disclosures

This information is not otherwise disclosed to third parties

Retention Period

Required record retention regulations by state, based on last activity date

Category of Personal Information:
Professional Information

Examples

Professional Information may contain the following: Employment History, Salary, Wages, Self Employed Income

Purpose(s) for Collection
Processing and Underwriting mortgage loans
Targeted Advertising
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale
This information is not sold to third parties
Other Disclosures
This information may be disclosed to Processors and Business Partners. We disclose Professional Information Verifying Customer Information.
Retention Period
Required record retention regulations by state, based on last activity date

Categories of Sensitive Personal Information

The table below outlines the categories of Sensitive Personal Information Nations Direct Mortgage, 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 using our services
- From our business partners (“business partners” are companies that we have a pre-existing commercial relationship with)

Category of Sensitive Personal Information: Government ID Data
Examples
Government ID Data may contain the following: Social Security Number

Purpose(s) for Collection
Processing and Underwriting Loan Applications and providing year end mortgage tax statements
Targeted Advertising
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale
This information is not sold to third parties
Other Disclosures
This information may be disclosed to Processors and Business Partners. We disclose Government ID Data Verification of Employment Verification of Social Security Number Process Credit Reports.
Retention Period
Required record retention regulations by state, based on last activity date
Category of Sensitive Personal Information: Sensitive Category Data
Examples
Sensitive Category Data may contain the following: Race, Ethnicity, Marital Status
Purpose(s) for Collection
Complying with statutory obligations

Targeted Advertising
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
Sale
This information is not sold to third parties
Other Disclosures
This information may be disclosed to Processors and Business Partners. We disclose Sensitive Category Data Verifying Customer Information Providing Customer Service.
Retention Period
Required record retention regulations by state, based on last activity date

Use of Personal Information

We use Personal Information for the purposes described above. 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 (also referred to as “Service Providers” or “Contractors” in California law): 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.
- Our Business Partners: We may disclose relevant Personal Information to our business partners to provide you with exclusive offers for products and services that may interest you.

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

We do not sell Personal Information to anyone. We do not share Personal Information for advertising purposes.

Exercising Your Personal Information Rights

California residents have the following rights under California privacy laws:

- The right to know the Personal Information we have collected about them, including the categories of sources from which we collected the Personal Information, the purpose(s) for collecting, selling, or sharing your Personal Information, and the categories of third parties to whom we have disclosed your Personal Information;
- The rights to correct or delete Personal Information;
- The right to limit the use of Sensitive Personal Information in certain circumstances;
- The rights to opt out of targeted advertising, sales of Personal Information, or profiling; and
- The right not to receive discriminatory treatment for exercising their privacy rights.

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 portal at www.nationsdirectmortgage.com or calling our toll-free number at 866-762-3950, or by email privacy@myndm.com.

To protect your privacy, we may need to authenticate your identity before we respond to your rights request. We will verify your identity by reviewing the email address provided against records on file, and send a request for confirmation. If you do not complete the verification process, we may be unable to process your request. Any information you provide to authenticate your identity will only be used to process your rights request and not for any other purpose. Please be aware that we do not accept or process rights requests submitted through other means.

We will respond to your rights request within 45 days (or 15 days for requests to opt-out of the sale of Personal Information, requests to opt-out of targeted advertising, and requests to limit the use of Sensitive Personal information), 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.

Notice of Right to Limit the Use of Sensitive Personal Information

You have the right to limit some uses of Sensitive Personal Information. In general, you may direct companies not to use Sensitive Personal Information except as necessary to provide goods or services you have requested or other exempt purposes.

However, we only use Sensitive Personal Information for purposes that are exempt from this right, such as to provide you with goods or services you have requested, to detect and prevent security incidents, or verifying the quality of our goods and services. The full list of these exempt purposes are specified in California Code of Regulations, Title 11, Section 7027(m).

Children's Data

We do not knowingly collect or use the Personal Information of children under 16. If you believe that we have collected the Personal Information of a child under 16, please contact us at privacy@myndm.com.

Authorized Agent Requests

California privacy law 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 in the section titled Exercising Your Personal Information Rights. 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 privacy@myndm.com.

Phone: 1-866-762-3950

Website: www.NationsDirectMortgage.com

Email: Privacy@myndm.com

Postal Address: 2475 Village View Drive, Ste. 100, Henderson, NV 89074