

Nations Direct Mortgage, LLC California Privacy Notice

Information for California Residents

We collect Personal Data from Consumers and comply with the California Privacy Rights Act (“CPRA”). This California Privacy Notice applies to California residents (“Consumers,” “you,” or “your”).

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

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

This Privacy Notice provides the following information to California Consumers:

- Categories of Personal Data we collect;
- Purposes for which we use Personal Data;
- Categories of Personal Data we disclose to third parties;
- Categories of third parties to which we disclose Personal Data; and
- How Consumers can exercise their rights under the CPRA:
 - The rights to access, correct, or delete Personal Data;
 - The right to obtain a portable copy of Personal Data;
 - The right to limit the use of sensitive personal data in certain circumstances; and
 - The rights to opt out of the sharing of Personal Data for behavioral advertising, sales of personal data, or certain profiling.

Categories of Non-Sensitive Personal Data

The table below outlines the non-sensitive categories of Personal Data Nations Direct Mortgage, LLC collects about Consumers and whether and how they are disclosed to third parties.

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

- Directly from our users
- Inferences from your activity
- From our business partners

Category of Personal Data: Identifiers
Examples
Identifiers may contain the following: Name, Address, Social Security Number, Employment History, Credit History, Property Records
Purpose(s)
Processing, Underwriting, and Servicing Mortgage Loans.
Targeted Advertising
We do not engage in targeted advertising or share Personal Information for targeted advertising purposes
Sale
We do not sell Personal Information to anyone
Sharing
This data is not shared with third parties
Retention Period
Required record retention regulations by state, based on last activity date
Category of Personal Data: Personal Characteristics
Examples
Personal Characteristics may contain the following: Race, Ethnicity, Gender
Purpose(s)
Complying with statutory obligations

Targeted Advertising
We do not engage in targeted advertising or share Personal Information for targeted advertising purposes
Sale
We do not sell Personal Information to anyone
Sharing
This data is not shared with third parties
Retention Period
Required record retention regulations by state, based on last activity date
Category of Personal Data: Professional Information
Examples
Professional Information may contain the following: Employment History, Salary, Wages, Self Employed Income
Purpose(s)
Processing and Underwriting mortgage loans
Targeted Advertising
We do not engage in targeted advertising or share Personal Information for targeted advertising purposes
Sale
We do not sell Personal Information to anyone
Sharing
This data is not shared with third parties

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

Categories of Sensitive Personal Data

The table below outlines the categories of Sensitive Personal Data Nations Direct Mortgage, LLC collects about Consumers and whether they are shared with third parties. Nations Direct Mortgage, LLC obtains affirmative consent from Consumers to process the Sensitive Personal Data, in compliance with applicable law.

We collect Sensitive Personal Data from the following sources:

- Directly from our users
- Inferences from your activity
- From our business partners

Category of Sensitive Personal Data: Government ID Data	
Examples	
	Government ID Data may contain the following: Social Security Number
Purpose(s)	
	Processing and Underwriting Loan Applications and providing year end mortgage tax statements
Targeted Advertising	
	We do not engage in targeted advertising or share Personal Information for targeted advertising purposes
Sale	
	We do not sell Personal Information to anyone
Sharing	
	This data is not shared with third parties
Retention Period	
	Required record retention regulations by state, based on last activity date
Category of Sensitive Personal Data: Sensitive Category Data	
Examples	
	Sensitive Category Data may contain the following: Race, Ethnicity, Marital Status
Purpose(s)	
	Complying with statutory obligations

Targeted Advertising
We do not engage in targeted advertising or share Personal Information for targeted advertising purposes
Sale
We do not sell Personal Information to anyone
Sharing
This data is not shared with third parties
Retention Period
Required record retention regulations by state, based on last activity date

Use of Personal Data

We use Personal Data for the purposes described above. Personal Data may also be used or disclosed as otherwise permitted or required by applicable law.

Disclosing Personal Data

We share Personal Data with the following categories of third parties:

- Processors: We use processors to securely handle Personal Data on our behalf and only on our instructions. These companies may not use your Personal Data for their own purposes.

See the tables above for more details about how different categories of Personal Data are shared.

We do not sell Personal Data to anyone.

Exercising Your Personal Data Rights

California Consumers have the following rights under the CPRA:

- The rights to access, correct, or delete Personal Data;
- The right to obtain a portable copy of Personal Data;
- The right to limit the use of Sensitive Personal Data in certain circumstances; and

- The rights to opt out of the sharing of Personal Data for behavioral advertising, sales of personal data, or certain profiling.

If you are a California Consumer, you can submit a request to exercise your personal data rights under the CPRA 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 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 Consumer that are manifestly unfounded, excessive, or repetitive.

Limiting the Use of Sensitive Personal Data

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

You may submit a request to limit the use of your sensitive Personal Data by submitting a rights request as described above.

Authorized Agent Requests

The CPRA 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 in addition to the information for verification above for Consumers and households.

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

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