

California Privacy Policy

Last Updated: January 2, 2020

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”) and supplements our general Privacy Policy. We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

If you are a resident of California, you may have the right under applicable law to make certain requests about the personal information we maintain about you, and who we disclose it to.

CCPA Privacy

Your Rights under the CCPA

Under this Privacy Policy, and by law if you are a resident of California, you have the following rights:

The right to notice. You must be properly notified which categories of Personal Data are being collected and the purposes for which the Personal Data is being used.

The right to access / the right to request. The CCPA permits You to request and obtain from the Company information regarding the disclosure of Your Personal Data that has been collected in the past 12 months by the Company or its subsidiaries to a third-party for the third party’s direct marketing purposes.

The right to say no to the sale of Personal Data. We do not sell your personal information.

The right to know about Your Personal Data. You have the right to request and obtain from the Company information regarding the disclosure of the following:

- The categories of Personal Data collected
- The sources from which the Personal Data was collected
- The business or commercial purpose for collecting or selling the Personal Data
- Categories of third parties with whom We share Personal Data
- The specific pieces of Personal Data we collected about You

The right to delete Personal Data. You also have the right to request the deletion of Your Personal Data that have been collected in the past 12 months.

The right not to be discriminated against. You have the right not to be discriminated against for exercising any of Your Consumer's rights, including by:

- Denying goods or services to You
- Charging different prices or rates for goods or services, including the use of discounts or other benefits or imposing penalties

- Providing a different level or quality of goods or services to You
- Suggesting that You will receive a different price or rate for goods or services or a different level or quality of goods or services.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Personal Identifiers

A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers.

Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))

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, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.

Protected classification characteristics under California or federal law

Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

Commercial information.

Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

Internet or similar network activity

Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.

Geolocation data

Physical location or movements.

Professional or employment-related information

Current or past job history or performance evaluations.

Inferences drawn from other personal information.

Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Personal Data Does Not Include or is Excluded from the CCPA's Scope

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information **excluded** from the CCPA's scope, like:
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.
 - Example: Information we collect or obtain in connection with your application for a mortgage financing.

Exercising Your CCPA Data Protection Rights

Exercising Your CCPA Data Protection Rights

In order to exercise any of Your rights under the CCPA, and if you are a California resident, you can email or call us.

The Company will disclose and deliver the required information free of charge within 45 days of receiving Your verifiable request. The time period to provide the required information may be extended once by an additional 45 days when reasonably necessary and with prior notice.

You will be required to submit your first and last name and email address and may also be asked to provide your telephone number or address so that we can verify the request.

Please provide as much of the requested information as possible to help us verify the request. We will only use the information received in a request for the purposes of responding to the request.

California law permits California consumers to use an authorized agent to make privacy rights requests. We require the authorized agent to provide us with proof of the California consumer's written permission (for example, a power of attorney) that shows the authorized agent has the authority to submit a request for the California consumer. An authorized agent must follow the process described below to make a request. The authorized agent must also verify his/her own identity. We will confirm the agent's authority with the California consumer about whom the request was made.

Along with the information requested, please provide:

Consumer type:

- I applied for a loan
- My loan is serviced by you
- I receive marketing material from you

Request Type

- Date information request
- Date deletion request
- Date information and deletion request

By email: info@prrmtg.com

By phone number: (866) 733-3700 ext. 1129

By mail: Premier Mortgage Resources, LLC

Compliance Department

1325 NW Flanders

Portland, OR 97209

Changes to Our Privacy Policy

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.