

## California Consumer Privacy Act Policy Notice

California law defines "personal information" to include the following categories of information if it identifies, relates to, describes, may be associated with, or could reasonably be linked with a particular consumer or household:

- (A) Identifiers such as a real name, alias, postal address, unique personal identifier, Internet Protocol address, email address, account name, social security number, driver's license or state identification card number, passport number, or other similar identifiers
- (B) Signature, physical characteristics or description, postal address, telephone 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
- (C) Characteristics of protected classifications under California or federal law
- (D) Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies
- (E) Biometric information
- (F) 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 Internet Web site, application, or advertisement
- (G) Geolocation data
- (H) Audio, electronic, visual, thermal, olfactory, or similar information
- (I) Professional or employment-related information
- (J) Education information, defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act
- (K) Inferences drawn from any of the above information to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes
- (L) Sensitive personal information, such as a Social Security, driver's license, state identification card, passport number, citizenship status, or immigration status

### **21<sup>st</sup> Mortgage's Collection, Use, and Disclosure of Personal Information Over the Last 12 Months (Please refer to the lettered categories above)**

- Categories of personal information collected and either disclosed or shared: A, B, C, D, I, and L
- Categories of sources from which 21<sup>st</sup> Mortgage has collected personal information: Consumers, employers, insurance companies, and credit reporting agencies
- 21<sup>st</sup> Mortgage's business purposes for collecting and/or disclosing personal information: processing a credit application, maintaining or servicing accounts, providing customer service, verifying customer information, processing payments, paid search management and/or marketing, providing financing, quoting and issuing insurance policies, or providing similar services, and for quality control purposes. Some personal information is collected for government reporting purposes.
- 21<sup>st</sup> Mortgage does not sell personal information.

*Policy continues on the next page.*

## 21<sup>st</sup> Mortgage's Collection, Use, and Disclosure of Sensitive Personal Information over the Last 12 Months

- Types of sensitive personal information collected: Social Security number, driver's license number, state identification card number, and passport number
- Categories of Sources from which 21<sup>st</sup> Mortgage has Collected Sensitive Personal Information: consumers and credit reporting agencies
- 21<sup>st</sup> Mortgage's business purposes for collecting sensitive personal information include processing a credit application, maintaining or servicing accounts, providing customer service, verifying customer information, quoting and issuing insurance policies, or providing similar services, and for quality control purposes.
- 21<sup>st</sup> Mortgage does not sell or share sensitive personal information

If you are a California resident, you have the right to submit a **Verifiable Consumer Request** to a business concerning the following: (1) categories of personal information collected about you by a business; (2) the categories of sources from which personal information is collected; (3) the business's commercial purpose for collecting the personal information; (4) the categories of third parties with whom your personal information is shared; and (5) the specific pieces of personal information collected about you. You also have the right to request a business delete or correct any of your personal information collected or maintained by the business.

You may submit a **Verifiable Consumer Request** to 21st Mortgage by using the contact information below. Please be sure to include at least your name, address, and account/policy or customer file number (if applicable) to ensure we can correctly identify you based upon the personal information we have collected. Consider providing additional identifying information if you have never applied for a loan or insurance policy with 21st Mortgage or if 21st Mortgage has never serviced your loan or issued to you an insurance policy. 21st Mortgage will search available records to determine whether any of your personal information is on file and provide you a response. In some cases, 21st Mortgage may not be able to find any records for a requesting consumer. Requests and other questions may be submitted via mail, phone, or webform. You may have an agent submit a request on your behalf by providing 21st Mortgage a signed authorization or power of attorney detailing the specific areas of authority you are granting to your agent or attorney-in-fact. A guardian or conservator may also submit a request on a consumer's behalf by providing the necessary authorization along with the other information described above.

*Website:*

[Online Form Inquiry](#)

*Phone:*

[\(800\) 955-0021](tel:(800)955-0021)

*Mail:*

21<sup>st</sup> Mortgage Corporation  
Attn: CCPA Requests  
620 Market St. Suite 100  
Knoxville, Tn 37902

**A business may not discriminate against you for exercising any rights under the California Consumer Privacy Act.**