

## CCPA PRIVACY NOTICE

This CCPA PRIVACY NOTICE is for California residents only and supplements the information contained in the Privacy Statement of AHL Funding (“we,” “our” or “Company”) and applies solely to visitors, clients, users, and others who reside in the State of California (“consumers” or “you”). 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.

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 and does not cover all the data collected.

The rights afforded California residents under the CCPA include:

**The Right to Know About Personal Information Collected, Disclosed, or Sold.** California consumers have the right to request that a business disclose what personal information it collects, uses, discloses, and sells.

**Right to Request Deletion of Personal Information.** Under CCPA, you may have the right to request the deletion of your personal information collected or maintained by the Company.

**Right to Opt-Out of the Sale of Personal Information.** Under CCPA, you may have the right to opt-out of the sale of their personal information by a business.

**Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights.** Under CCPA, you have the right not to receive discriminatory treatment by the Company for the exercise of the privacy rights conferred by the CCPA.

Generally, all personal data collected in relation to a mortgage loan is exempt from the consumer rights to know, delete and opt-out created under CCPA. This is because the information collected is governed by the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, the California Financial Information Privacy Act or other state and federal laws which mandate certain data retention and therefore exempt this data from CCPA.

### 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 may have collected the following categories of personal information from consumers within the last twelve (12) months:

**A. Identifiers: We may collect some or all of the following information**

- Real name and/or alias
- Address
- Email address
- Social Security Number, Driver’s License Number, and/or Passport Number
- Internet Protocol Address and/or online identifier
- Other personal identifiers or unique personal identifiers or other similar identifiers

**B. Personal Information Categories: We may collect some or all of the following information**

- Name
- Signature
- Address
- Telephone phone number
- Social Security Number, Driver's License Number, State Identification Card and/or Passport Number
- Bank account number
- Credit card number
- Education history
- Employment history
- Physical characteristics
- Bank account number
- Health insurance information
- Insurance policy number
- Other financial or medical information

**C. Protected Classification Characteristics: We may collect some or all of this information**

- Age, race, color, national origin, religion or creed, citizenship, ancestry, marital status, medical condition, physical or mental disability, sex, gender, gender identity, sexual orientation, genetic information, childbirth related matters, veteran status, military status and genetic information.

**D. Commercial Information: We may collect some or all of this information**

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

**E. Biometric Information: We do not collect**

- Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or
- Other identifier or identifying information, such as: fingerprints, face-prints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.

**F. Internet or Similar Network Activity: We may collect some or all of this information**

- Your interaction with our website
- Browsing or search history
- Interaction with an application or advertisement

**G. Geolocation Data: We may collect some or all of this information**

- Your physical location
- Your movements

**H. Sensory Data: We may collect some or all of this information**

- Audio, electronic, visual, thermal, olfactory or similar information

**I. Professional or Employment Related Information: We may collect some or all of this information**

- Current Job information
- Current or past job history
- Performance evaluations

**J. Non-public education information: We may collect some or all of this information**

(Per the Family Education Rights & Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))

- Education records related to a student maintained by an educational institution, or a party acting on its behalf, such as grades, transcripts class lists, schedules, student identification codes, student financial information, or student disciplinary records.

**K. Key Inferences Drawn from Other Information: We do not collect this information**

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

**Use of Personal Information**

We may use or disclose the personal information we collect for mortgage loan origination, servicing and related services which may include one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if you provide us with personal information in order to apply for a mortgage loan product or service, we will use that personal information to respond to your inquiry.
- Appraisal of properties
- Escrow processing including taxes and insurance
- Closing services
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To respond to audits or state or federal examinations by our regulators.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

**Sharing Personal Information**

We disclose your personal information for a business purpose to the following categories of third parties:

- Service providers.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

Disclose of your personal information to a third party is for a business purpose only. If we disclose personal information, it will be for a business purpose and in those cases, we have entered into a contract describing the legal or permissible purpose and require the third party to both keep that personal information confidential and not use it for any purpose except performing the contract.

In the preceding twelve (12) months, AHL Funding as not sold any personal information and we have no intention of doing so in the future.