



MODERN FINANCE
TIMELESS VALUES

CCPA Privacy Notice	
Why?	This Privacy Notice for California Residents supplements the information contained in Guidance Residential, LLC's Privacy Policy and applies solely to all visitors, users, and others who reside in the State of California. We adopted this notice to comply with the California Consumer Privacy Act of 2018 (CCPA) and any terms defined in the CCPA have the same meaning when used in this notice.
What?	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:

Types of Personal Information	Do we collect it?	Do we disclose it?	Do we sell it?
A. Identifiers : A real name, alias, postal address, online identifier, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	YES	YES	NO

<p>B. Personal Information: categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A name, signature, Social Security number, 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. Some personal information included in this category may overlap with other categories.</p>	YES	YES	NO
<p>C. Protected classification characteristics under California or federal law. Age (40 years or older), race, color, ancestry, national origin, citizenship, marital status, sex (including gender, gender identity, gender expression, veteran or military status)</p>	YES	YES	NO
<p>D. Commercial information. Records of personal property</p>	YES	YES	NO
<p>Use of Personal Information</p>	<p>We may use or disclose the personal information we collect for one or more of the following business purposes:</p> <ul style="list-style-type: none"> • To fulfill or meet the reason you provided to originate or service residential mortgage. For example, if you share your name and contact information to pre-qualification or pre-approval or ask a question about our services, we will use that personal information to respond to your inquiry. • To process your requests for residential financing purchases and prevent transactional fraud. • To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses. • To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations. <p>We will not collect additional categories of personal information or use the personal information we collect for materially different, unrelated, or incompatible purposes without providing you notice.</p>		
<p>Personal Information Does Not Include</p>	<ul style="list-style-type: none"> • Publicly available information from government records. • Deidentified (process used to prevent someone's personal identity from being revealed) or aggregated consumer information. • Information excluded from the CCPA's scope by Federal or State regulations. 		

Categories of Sources where we obtain PI	<p>We obtain the categories of personal information listed above from the following categories of sources:</p> <ul style="list-style-type: none"> • Directly from you. For example, from forms you complete. • Indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing services to them. • Directly and indirectly from activity on our website (www.guidanceresidential.com). For example, from submissions through our customer portal. • From third-parties that interact with us in connection with the services we perform.
Sharing Personal Information	<p>We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we may enter into a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.</p> <p>In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:</p> <ul style="list-style-type: none"> A: Identifiers. B: California Customer Records personal information categories. C: Protected classification characteristics under California or federal law. D: Commercial Information <p>We disclose your personal information for a business purpose to the following categories of third parties:</p> <ul style="list-style-type: none"> • Our affiliates. • 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. <p>In the preceding twelve (12) months, we have not sold any personal information.</p>
Your Rights and Choices	<p>The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.</p>
Access to Specific Info	<p>You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we</p>

<p>and Data Portability Rights</p>	<p>receive and confirm your verifiable consumer request, we will disclose to you:</p> <ul style="list-style-type: none"> • The categories of personal information we collected about you. • The categories of sources for the personal information we collected about you. • Our business or commercial purpose for collecting or selling that personal information • The categories of third parties with whom we share that personal information • The specific pieces of personal information we collected about you (also called a data portability request). <ul style="list-style-type: none"> • If we disclosed your personal information for a business purpose, we could include a list disclosing: <ul style="list-style-type: none"> ○ Disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.
<p>Deletion Request Rights</p>	<p>You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.</p> <p>We may deny your deletion request if retaining the information is necessary for us or our service providers to:</p> <ol style="list-style-type: none"> 1. Complete the transaction for which we collected the personal information, provide a service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you. 2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities. 3. Debug products to identify and repair errors that impair existing intended functionality. 4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law. 5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.). 6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent. 7. Enable solely internal uses that are reasonably aligned with consumer

	<p>expectations based on your relationship with us.</p> <p>8. Comply with a legal obligation.</p> <p>Make other internal and lawful uses of that information that are compatible with the context in which you provided it.</p>
<p>Exercising Access, Data Portability & Deletion Rights</p>	<p>If you want to exercise the access, data portability, and deletion rights described above, you can submit a verifiable consumer request to us by either:</p> <ul style="list-style-type: none"> • Visiting – www.guidanceresidential.com <ul style="list-style-type: none"> ○ Select Contact Us/Email Us ○ Reason for Contacting Us – “California Consumer Privacy Act” ○ Enter your request in the comment section • Emailing us at – Compliance@guidanceresidential.com • Toll Free: (844) 276-7258 <p>Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information.</p> <p>You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:</p> <p>Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.</p> <p>Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.</p> <p>We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you.</p> <p>Making a verifiable consumer request does not require you to create an account with us.</p>
<p>Response Timing & Format</p>	<p>We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. We will deliver our written response by mail or electronically, at your option.</p>

	<p>Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.</p> <p>We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.</p>
<p>Sale or Disclosure of Your Personal Information</p>	<p>We Do <u>NOT</u> and Will <u>NOT</u> sell your personal information to any party. If in the future this changes and, we anticipate selling your personal information to any party, we will provide you with the opt-out and opt-in rights required by the CCPA.</p>
<p>Non-Discrimination</p>	<p>We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:</p> <ul style="list-style-type: none"> • Deny you services. • Charge you different prices or rates for services, including through granting discounts or other benefits, or imposing penalties. • Provide you a different level or quality of goods services. • Suggest that you may receive a different price or rate for services or a different level or quality of services.
<p>Designation of an Agent</p>	<p>When a consumer uses an authorized agent to submit a request to know or a request to delete, we require that the consumer:</p> <ul style="list-style-type: none"> • Provide the authorized agent written permission to do so; and • The authorized agent will also need to verify their identity with us.
<p>Changes to Our Privacy Policy</p>	<p>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 post the updated notice on our website and update the notice's effective date. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.</p>

Contact Information

- If you have any questions or comments about this notice, our Privacy Statement, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Visiting – www.guidanceresidential.com

- Select Contact Us/Email Us
- Reason for Contacting Us – **“California Consumer Privacy Act”**
- Enter your request in the comment section
- Emailing us at – Compliance@guidanceresidential.com
- Toll Free: (844) 276-7258