



# California Privacy Policy

This PRIVACY POLICY FOR CALIFORNIA RESIDENTS supplements the information contained in the Privacy Policy Statement of CMG Mortgage, Inc. dba CMG Financial (collectively, “we,” “us,” or “our”) and applies solely to visitors, 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 (“CCPA”). Any terms defined in the CCPA have the same meaning when used in this policy.

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. Because CCPA does not cover all consumer data in all situations, only certain consumer data subject to these rights.

Other laws may govern data we gather about you or you provide to us including, but not limited to:

- Information to or from a consumer reporting agency if that information is to be reported in, or used to generate, a consumer report as defined by subdivision (d) of Section 1681a of Title 15 of the United States Code, and use of that information is limited by the federal Fair Credit Reporting Act (15 U.S.C. Sec. 1681 et seq.)
- Information collected, processed, sold, or disclosed pursuant to the federal Gramm–Leach–Bliley Act (Public Law 106–102), and implementing regulations, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code). PLEASE NOTE: Any personal data collected in relation to a mortgage loan is exempt from the consumer rights to know, delete and opt-out created under CCPA because this information 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 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”). As described above, not all of the Personal Information collected below is subject to CCPA. All Personal Information collected pursuant to this notice that is subject to CCPA is collected for a Business Purpose and may be shared with service providers if necessary to perform a Business Purpose. We may have collected the following categories of personal information from consumers within the last 12 months:

Category	Examples	Collected
A. 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.	YES
B. 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.	YES
C. Protected classification characteristics under California or federal law	Age, 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).	YES
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	NO
E. Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	NO
F. Internet or other similar network activity	Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.	YES
G. Geolocation data	Physical location or movements.	NO
H. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	NO
I. Professional or employment-related information	Current or past job history or performance evaluations.	YES
J. Non-public education information (per the Family Educational Rights & Privacy Act) (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	NO





K. Inferences drawn from other personal information	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO
---	---	----

We obtain the categories of personal information listed above from the following categories of sources:

**Directly:** from you or your agents through the information or details you/your agent provide to us, to our loan officers, or through our Website(s).

**Indirectly** from our third-party service providers, through social media websites and other service providers that we connect with in order to conduct our business or provide services, government entities from which public records are obtained, or consumer data resellers.

For example, we collect your personal information when you apply for a loan or give us your contact information, employment history, income information, or employment information.

We also collect your personal information from other entities, such as credit bureaus.

## Use of Personal Information

We may use or disclose the personal information we collect for 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 loan, we will use that information to review your application for approval.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- To improve our website and present its contents to you.
- For testing, research, analysis and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- 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.

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 may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter 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.

In the preceding 12 months, we have disclosed the following categories of personal information for a business purpose:

Category A: Identifiers. Category B: California Customer Records personal information categories. Category C: Protected classification characteristics under California or federal law. Category I: Professional or employment-related information.

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

- Service providers.
- Investors.
- Government entities.
- Marketing 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.

In the preceding 12 months, we have not sold any personal information.

## Your Rights and Choices

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.

**Right to notice:** You will be notified of the personal data we collect from you, the purpose of its collection, the third parties we share them with, and the rights you have in connection with the data. This right includes this Privacy Notice, as well as other disclosures made to you while applying for our services.

**Right to access:** You can request a copy of the personal information that we collect from you, and we will share the same with you once we have verified your identity.





**Right to opt out of sale of information:** We do not sell your personal information. As such, there is no financial incentive for encouraging you to opt in for sale of such information.

**Right to equal services:** We will not discriminate against you if you exercise any of the rights described herein. Exercise of these rights will not result in us denying goods or services to you; charging different prices or rates for goods or services, including through the use of discounts or other benefits or by imposing penalties; providing a different level or quality of goods or services to you; or suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

#### How you can exercise these rights

You can contact a customer service representative at (866) 659-8989 to exercise your rights. Alternatively, you can send us an email at [compliance@cmgfi.com](mailto:compliance@cmgfi.com) or send us a postal mail at: ATTN: Compliance, 3160 Crow Canyon Road, Suite 400, San Ramon, CA 94583

You can also appoint an authorized agent to exercise these rights. "Authorized agent" means a natural person or a business entity registered with the Secretary of State that a consumer has authorized to act on their behalf subject to the requirements.

#### How we verify your identity

If you are calling us to exercise your rights, we will ask for information to verify your identity. We will proceed with your request only if your identity is verified uniquely based on the answer you have provided. In the event that we cannot do so, we will contact you for further information.

If you have contacted us to exercise your rights via email or postal mail, we request that you provide the following details for verification:

- First name and last name;
- The email address that you used to do business with us (if any);
- Contact telephone number
- Date of birth
- Address of current residence (including city, state, and zip code)

Based on the information you provide, we will identify you and proceed with your request, if appropriate. If we cannot identify you uniquely, we will contact you for further information.

When you use an authorized agent to submit a request, we may require that you:

- Provide the authorized agent written permission to do so; and
- Verify your own identity directly with us.

However, if you have provided the authorized agent with power of attorney pursuant to California Probate Code sections 4000 to 4465, you will not need to abide by the above authorization procedure for your agent.

Please note that we may deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf.

Please note that we do not collect information for individuals below 16 years old and will not be able to entertain a request from such an individual.

#### For more information

If you have any questions about this Privacy Policy, or for assistance with accessibility to consumers with disabilities, please contact us at [compliance@cmgfi.com](mailto:compliance@cmgfi.com). You can also contact us at the following address: ATTN: Compliance, 3160 Crow Canyon Road, Suite 400, San Ramon, CA 94583

This Privacy Policy was last updated on December 26, 2019.



CMG HOME LOANS • 3160 CROW CANYON ROAD SUITE 400, SAN RAMON, CA 94583 • NMLS# 1820



CMG Home Loans is a registered trade name of CMG Mortgage, Inc., NMLS# 1820 in most, but not all states. CMG Mortgage Inc. is an equal opportunity lender. To verify our complete list of state licenses, please visit

<https://www.cmghomeloans.com/corporate/licensing> and [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). This site is not authorized by the New York State Department of Financial Services. No mortgage loan applications for properties located in the State of New York will be accepted through this site

WEB ACCESSIBILITY

LICENSING

