

# California Consumer Privacy Act Notice

MJW Mortgage LLC is committed to protecting the privacy and security of the personal information it collects. This Privacy Notice for California Residents (“Privacy Notice”) supplements and only applies to residents of 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 Privacy Notice.

## **Introduction**

Under the CCPA, “personal information” means information that identifies, relates to, describes, references is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, or household. This Privacy Notice explains how we collect, use, and share your personal information. It also describes your privacy rights and our obligations under the CCPA regarding your personal information. However, please note that your privacy rights and our obligations described herein do not apply to certain personal information. For example, your privacy rights and our obligations noted in this Privacy Policy do not apply to personal information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act (“GLBA”) and its implementing regulations. Please see [MJW Mortgage, LLC Privacy Policy](#) to find out how we collect, share, and protect information covered under GLBA.

## **Information We Collect**

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

<b>Category</b>	<b>Examples</b>
<b>Identifiers</b>	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
<b>Personal information categories are listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</b>	Name, signature, Social Security Number, address, telephone number, passport number, driver’s license or state identification card number, date of birth, education, employment, employment history, tax returns, income, credit history, credit scores, payment history, retirement account balance, retirement account number, checking and savings account balance, 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.
<b>Protected classification characteristics under California or federal law.</b>	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.

Category	Examples
<b>Commercial information</b>	Records of personal property, assets, rental history, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
<b>Professional or employment-related information.</b>	Work history and/or employer's information
<b>Internet or other similar network activity</b>	Browsing history, search history, and information on a consumer's interaction with a website, application, or advertisement.
<b>Sensory data</b>	Audio, electronic, visual, or similar information
<b>Biometric information</b>	Keystroke
<b>Geolocation data</b>	Physical location or movements
<b>Inferences are drawn from the above-listed personal information</b>	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

**Personal information does not include:**

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data.
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

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

- Directly from our clients or their agents. For example, from documents that our clients provide to us related to the services for which they engage us.
- 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.apmortgage.com](http://www.apmortgage.com)). For example, from submissions through our website portal or website usage details collected automatically.
- From third-parties that interact with us in connection with the services we perform. For example, from

government agencies when we verify certain identify information or tax related information.

### **Use of Personal Information**

We may use or disclose the personal information we collect for one or more of the following business purposes:

- Performing services, including offering, processing, underwriting, making, or servicing residential mortgage loans.
- Developing and carrying out marketing activities
- Providing customer support and managing our relationship with you
- Creating, maintaining, and securing your loan account
- Auditing or quality control
- Complying with applicable law, agency requirements or investor requirements
- To improve our website and present its contents to you.
- When or if applicable, to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts and other notices concerning our products or services, or events or news, that may interest you.

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.

### **Sale of Personal information**

We do not sell, will not sell, and have not sold in the past 12 months, personal information to third parties, including personal information of minors under the age 16.

### **Sharing Personal Information**

We may disclose your personal information to a third party for business purposes. 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 twelve (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 D: Professional or employment-related information.

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

- Our affiliates, if applicable.
- 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.

In the preceding twelve (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.

- You have the right to correct inaccurate personal information that the Company has about you; and
- You have the right to limit the use and disclosure of sensitive personal information collected about you.
- You may request that the Company stop sharing your personal information (“opt-out”).

## ***Access to Specific Information and Data Portability Rights***

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 receive and confirm your verifiable consumer request, we will disclose to you:

- 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).
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
  - sales, identifying the personal information categories that each category of recipient purchased; and
  - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

## ***Deletion Request Rights***

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.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, provide a good or 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. Comply with federal laws that require us to retain data and records for a minimum period.
3. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
4. Debug products to identify and repair errors that impair existing intended functionality.
5. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
6. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).

7. 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.
8. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
9. Comply with a legal obligation.
10. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

### ***Exercising Access, Data Portability, and Deletion Rights***

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at [833-203-2346](tel:833-203-2346)
- Emailing us at [compliance@mjwfinancial.com](mailto:compliance@mjwfinancial.com)

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.

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

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. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

### ***Response Timing and Format***

We will work 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. 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.

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.

### **Non-Discrimination**

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.

- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

### **Changes to Our Privacy Notice**

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.

### **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:

Phone: [833-203-2346](tel:833-203-2346)

Website: [www.mjwmortgage.com](http://www.mjwmortgage.com)

Email: [compliance@mjwfinancial.com](mailto:compliance@mjwfinancial.com)

Postal Address: [8465 Keystone Crossing, Ste 145, Indianapolis, IN 46240](#)