

# **Axia Financial, LLC California Privacy Notice**

## **Information for California Residents**

We collect Personal Information from California residents and comply with the California Consumer Privacy Act and related laws and regulations (“California privacy laws”). This California Privacy Notice applies to California residents (“users,” “you,” or “your”).

For the purposes of this California Privacy Notice, “Personal Information” means information that is linked or reasonably linkable to a particular individual or household. However, the following categories of information are not Personal Information:

- Publicly available information;
- Deidentified or aggregated data; or
- Information otherwise excluded from the scope of California privacy laws.

This Privacy Notice provides the following information to California residents:

- Categories of Personal Information we collect;
- Purposes for which we use Personal Information;
- Categories of Personal Information we disclose to third parties;
- Categories of third parties to which we disclose Personal Information; and
- Consumer rights under California privacy laws and how to exercise those rights, specifically including:
  - The rights to access, correct, or delete their Personal Information;
  - The right to limit the use of their Sensitive Personal Information in certain circumstances; and
  - The rights to opt out of targeted advertising, sales of Personal Information, or profiling.

## **Categories of Non-Sensitive Personal Information**

The table below outlines the non-sensitive categories of Personal Information Axia Financial, LLC collects about California residents and whether and how they are disclosed to third parties.

We collect Non-Sensitive Personal Information from the following sources:

- Directly from our users
- Inferences from your activity using our services

<b>Category of Personal Information:</b> Personal Characteristics	
<b>Examples</b>	
	Personal Characteristics may contain the following: Race, gender
<b>Purpose(s) for Collection</b>	
	Complying with statutory obligations.
<b>Targeted Advertising</b>	
	We do not engage in targeted advertising or disclose this information for targeted advertising purposes
<b>Sale</b>	
	This information is not sold to third parties
<b>Other Disclosures</b>	
	This information is not otherwise disclosed to third parties
<b>Retention Period</b>	
	We follow state retention guidelines

**Categories of Sensitive Personal Information**

The table below outlines the categories of Sensitive Personal Information Axia Financial, LLC collects about California residents and whether they are disclosed to third parties.

We collect Sensitive Personal Information from the following sources:

- Directly from our users
- Inferences from your activity using our services

**Category of Sensitive Personal Information:  
Government ID Data**

**Examples**

Government ID Data may contain the following: Race Social Security number Drivers License

**Purpose(s) for Collection**

Complying with statutory obligations

**Targeted Advertising**

We do not engage in targeted advertising or disclose this information for targeted advertising purposes

**Sale**

This information is not sold to third parties

**Other Disclosures**

This information is not otherwise disclosed to third parties

**Retention Period**

We follows state retention guidelines.

**Category of Sensitive Personal Information:  
Sensitive Category Data**

**Examples**

Sensitive Category Data may contain the following: Race Social Security number

<b>Purpose(s) for Collection</b>
Complying with statutory obligations.
<b>Targeted Advertising</b>
We do not engage in targeted advertising or disclose this information for targeted advertising purposes
<b>Sale</b>
This information is not sold to third parties
<b>Other Disclosures</b>
This information is not otherwise disclosed to third parties
<b>Retention Period</b>
We follows state retention guidelines.
<b>Category of Sensitive Personal Information: Financial Data</b>
<b>Examples</b>
Financial Data may contain the following: Bank Statements
<b>Purpose(s) for Collection</b>
Process your loan
<b>Targeted Advertising</b>
We do not engage in targeted advertising or disclose this information for targeted advertising purposes

<b>Sale</b>
This information is not sold to third parties
<b>Other Disclosures</b>
This information may be disclosed to Processors and Business Partners. We disclose Financial Data to enable our processors to provide customer service on our behalf.
<b>Retention Period</b>
2 years

### **Use of Personal Information**

We use Personal Information for the purposes described above. Personal Information may also be used or disclosed as otherwise permitted or required by applicable law.

### **Disclosing Personal Information**

We disclose Personal Information to the following categories of third parties:

- Processors (also referred to as “Service Providers” or “Contractors” in California law): We use processors to securely handle Personal Information on our behalf for our business purposes and only on our instructions. California privacy laws and our contracts with these companies prevent them from using your Personal Information for their own purposes.
- Our Business Partners: We may disclose relevant Personal Information to our business partners to provide you with exclusive offers for products and services that may interest you.

See the tables above for more details about how different categories of Personal Information are disclosed.

We do not sell Personal Information to anyone. We do not share Personal Information for advertising purposes.

### **Exercising Your Personal Information Rights**

California residents have the following rights under California privacy laws:

- The right to know the Personal Information we have collected about them, including the categories of sources from which we collected the Personal Information, the purpose(s) for collecting, selling, or sharing your Personal Information, and the categories of third parties to whom we have disclosed your Personal Information
- The rights to correct or delete Personal Information;
- The right to limit the use of Sensitive Personal Information in certain circumstances;
- The rights to opt out of targeted advertising, sales of Personal Information, or profiling; and
- The right not to receive discriminatory treatment for exercising their privacy rights.

If you are a California resident, you can submit a request to exercise your personal data rights under California privacy laws by Visiting our online site at: <https://axiahomeloans.com/opt-out/> Sending an email to [optout@axiahomeloans.com](mailto:optout@axiahomeloans.com).

To protect your privacy, we may need to authenticate your identity before we respond to your rights request. We will verify your identity by We will verify your identity by sending an email to your email address on file.. If you do not complete the verification process, we may be unable to process your request. Any information you provide to authenticate your identity will only be used to process your rights request and not for any other purpose. Please be aware that we do not accept or process rights requests submitted through other means.

We will respond to your rights request within 45 days, though in certain cases we may inform you that we will need up to another 45 days to act on your request. If we suspect fraudulent or malicious activity on or from your account, we will delay taking action on your request until we can appropriately verify your identity and the request as authentic. Also note that each of the rights are subject to certain exceptions.

We reserve the right to decline to process, or charge a reasonable fee for, requests from a California resident that are manifestly unfounded, excessive, or repetitive.

### **Notice of Right to Limit the Use of Sensitive Personal Information**

You have the right to limit some uses of Sensitive Personal Information. You may direct companies not to use Sensitive Personal Information except as necessary to provide goods or services you have requested or other exempt purposes.

However, we only use Sensitive Personal Information for purposes that are exempt from this right, such as to provide you with goods or services you have requested, to detect and prevent

security incidents, or verifying the quality of our goods and services. The full list of these exempt purposes are specified in California Code of Regulations, Title 11, Section 7027(m).

### **Children's Data**

We do not knowingly collect or use the Personal Information of children under 16. If you believe that we have collected the Personal Information of a child under 16, please contact us at [compliance@axiahomeloans.com](mailto:compliance@axiahomeloans.com).

### **Authorized Agent Requests**

California privacy law allows you to designate an authorized agent to make a rights request on your behalf. Your authorized agent may submit such a request by following the same method described above in the section titled Exercising Your Personal Information Rights. We may require verification of your authorized agent's authority in addition to the information we require for verification of your identity.

### **Contact Us**

If you have any questions or concerns regarding this California Privacy Notice, contact us at [compliance@axiahomeloans.com](mailto:compliance@axiahomeloans.com).

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