

CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

This California Consumer Privacy Act Disclosure explains how CV3 Financial Services, LLC ("CV3," "we," "us," or "our") collects, shares, uses, and protects your personal information through your online and offline interactions with us. This Disclosure applies only to California residents and supplements our Privacy Policy at www.cv3financial.com/privacy.

NOTICE OF COLLECTION

Categories of Personal Information collected	
Identifiers	<i>Name; Alias; Postal address; Email address; Phone number; Account name; Passwords and other security information for authentication and access; Insurance information; IP address; Social Security number; Driver's license number; Passport number; State identification card number; Unique personal identifier</i> <u>Source:</u> You; Service Providers that provide support services for your account or facilitate the processing of your transactions with us <u>Purpose of collection and use:</u> To provide you with requested services; To fulfill any regulatory or legal obligation that may arise from servicing you; To process payments; To contact you and respond to your request and inquiries; To communicate with you about open and pending matters; To analyze preferences, trends, and statistics <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Co-Borrowers, Co-Sponsors, or Guarantors; Affiliate and Third-Party Service Providers; Assignees; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Financial information	<i>Credit or debit card number, along with its verification number and expiration date; Bank account information</i> <u>Source:</u> You; Service Providers that provide support services for your account or facilitate the processing of your transactions with us <u>Purpose of collection and use:</u> To provide you with requested services; To fulfill any regulatory or legal obligation that may arise from servicing you; To process payments; To contact you and respond to your request and inquiries; To communicate with you about open and pending matters <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Co-Borrowers, Co-Sponsors, or Guarantors; Affiliate and Third-Party Service Providers; Assignees; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Geolocation data	<i>The general region or area from which you access our websites; Badge swipes at our offices</i> <u>Source:</u> You; Service Providers that perform information security support services <u>Purpose of collection and use:</u> To analyze preferences, trends, and statistics; To operate, understand, optimize, develop, or improve our sites, applications, products, services and operations; To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; To debug, to identify and repair errors that impair existing intended functionality; To investigate and prevent activities that may violate our policies <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Affiliate and Third-Party Service Providers; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Demographic information	<i>Race; Ethnicity; National origin; Age; Marital status; Citizenship status; Sex (including gender and gender identity); Veteran or military status</i> <u>Source:</u> You;

	<u>Purpose of collection and use:</u> To fulfill any regulatory reporting or legal obligation that may arise from servicing you; To analyze trends and statistics <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> None
Professional, educational, or employment-related information	<i>Education records; Current or past job history</i> <u>Source:</u> You; External parties (including previous employers and references); Service Providers THAT facilitate the processing of your transactions with us <u>Purpose of collection and use:</u> To provide you with services; To contact you and respond to your request and inquiries; To communicate with you about open and pending matters <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Service Providers; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Internet or electronic network activity information	<i>Email; Browsing history; Search history; Information regarding a consumer's interaction with an Internet website, application or advertisement; Internet Protocol address; Device ID; Unique Personal Identifier; Online Identifier</i> <u>Source:</u> Automatically generated when you interact with our website or advertisements <u>Purpose of collection and use:</u> To analyze preferences, trends, and statistics; To operate, understand, optimize, develop, or improve our sites, applications, products, services and operations; To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; To debug, to identify and repair errors that impair existing intended functionality; To investigate and prevent activities that may violate our policies <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Service Providers; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Commercial information	<i>Records of personal properties, investments, products or services purchased, obtained or considered</i> <u>Source:</u> You; Service Providers that provide support services for your account or facilitate the processing of your transactions with us <u>Purpose of collection and use:</u> To provide our services; To market our services to you; To fulfill any regulatory or legal obligation that may arise from servicing you; To contact you and respond to your request and inquiries; To communicate with you about open and pending matters; To analyze preferences, trends, and statistics <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Co-Borrowers, Co-Sponsors, or Guarantors; Service Providers; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure
Audio and visual information	<i>Security camera recordings in our facilities; call recordings</i> <u>Source:</u> You <u>Purpose of collection and use:</u> To analyze preferences, trends, and statistics; To detect security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity; To debug, to identify and repair errors that impair existing intended functionality; To investigate and prevent activities that may violate our policies; internal training purposes <u>Categories of parties to whom PI is sold:</u> None <u>Categories of parties to whom PI is disclosed:</u> Service Providers; for the necessary or appropriate purposes described below in the <i>Disclosing Your Personal Information</i> section of this disclosure

DISCLOSING YOUR PERSONAL INFORMATION

We will disclose personal information in your loan file if your loan is assigned to another institution or serviced by another institution. Under both circumstances, your personal information will be used consistent with the purpose for which it was originally collected.

We may disclose certain of your personal information with any co-borrower or co-sponsor, or guarantor on your account, to process your application, service your account, and provide the products and services you have requested from us. We also disclose personal information to affiliate and third-party service providers who do things on our behalf. For example, we will disclose information to title companies, appraisers, and insurance companies who assist us in the administration, processing, and servicing of your application and loan, as well as with vendors who provide us with technology, user assistance, research, and analysis services to us. When we disclose personal information for a business or commercial purpose, we enter a contract that describes the purpose and requires the recipient to keep that information confidential and not to use it for any purpose except performing the contract, unless otherwise permitted by law.

Personal information may also be disclosed when we believe it is necessary or appropriate to: (i) comply with applicable legal requirements, (e.g. regulatory, court, and law enforcement demands); (ii) respond to an emergency or otherwise protect the rights and property of CV3 and our employees, customers, or others, including to enforce any contract between you and us; (iii) address fraud, security, or technical issues; and (iv) in connection with, or during negotiation of, any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business or assets.

RETENTION

We will retain your personal information for as long as it is necessary to complete the purposes for which it was collected, or as may be required by law. We utilize the following criteria to determine the length of time for which we retain information: (i) the business purposes for which the information is used, and the length of time for which the information is required to achieve those purposes; (ii) whether we are required to retain the information in order to comply with legal obligations or contractual commitments, to defend against potential legal claims, or is otherwise necessary to activities potentially in violation of our policies and procedures applicable to you or against the law, or to ensure a secure online environment; (iii) the privacy impact on the consumer of ongoing retention; and (iv) the manner in which information is maintained in our systems, and how best to manage the lifecycle of information in light of the volume and complexity of the systems in our infrastructure.

RIGHT TO OPT-OUT

You can opt-out of the use of certain third-party cookies on our website by clicking the "Manage Cookies" link on our website.

RIGHT TO KNOW/ACCESS

You may request that we provide to you (1) the categories of personal information collected; (2) the sources from which personal information was collected; (3) the business or commercial purpose for collecting or sharing the personal information; (4) the categories of third parties with whom we share the personal information, if any; and (5) the specific pieces of personal information we collected about you. Some information we have is subject to exceptions under California law.

RIGHT TO CORRECT

You may request to review and update your personal information by submitting a request to correct as noted below.

RIGHT TO DELETE/LIMIT USE OF CERTAIN INFORMATION

In some circumstances, you may request that we delete or limit the use of certain of your personal information. Such requests are subject to certain limitations, for example, we are not required to delete information if it is necessary for us to complete a transaction for you or otherwise perform a contract; to detect, protect against, or prosecute security incidents, fraud or illegal activity; to use the information only internally in ways reasonably aligned with your expectations as our customer and to comply with legal obligations.

HOW TO SUBMIT YOUR REQUEST

To submit a request relating to your personal information, please call our toll-free number at 844.CV3.0001 (844.283.0001) and ask to speak to the Compliance Department or submit an email to privacy@CV3financial.com. When you submit your request, please provide your name, email address, physical address, phone number, and last four digits of your loan number (as applicable). Thereafter, we will contact you (via email at the address provided) with instructions on how to verify your request before we fulfill it. If additional information is necessary to authenticate your request, we will also let you know.

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 ("Authorized Agent"). If you choose to use an Authorized Agent, we require that you provide the Authorized Agent with written permission to allow him or her to submit your request and that you verify your identity directly with us. Failure to do so may result in us denying your request.

We will not discriminate against you in price or service if you submit a privacy request.

CHANGES TO THIS DISCLOSURE

We may change or update this Disclosure in the future. When we do, we will post the revised Disclosure on our website.

CONTACT INFORMATION

If you have any questions about this privacy policy, you can email us at privacy@CV3financial.com. To reach us by mail, write to us at the following address: Attention: Compliance Department, CV3 Financial Services, LLC, 2101 E. El Segundo Blvd., Suite 203, El Segundo, CA 90245.