



**MOVEMENT MORTGAGE**

# California Consumer Privacy Act Notice

December 09, 2019

*Movement Mortgage, LLC*

# Privacy Notice

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## Overview

Movement Mortgage, LLC ("**Movement Mortgage**", or "**we**", "**us**" or "**our**") respects your privacy and is committed to complying with our privacy obligations under the California Consumer Protection Act ("CCPA") as set forth in this privacy notice (the "**Privacy Notice**"). This Privacy Notice describes our information collection and sharing practices and applies to the information collected on the websites on which this Privacy Notice is posted (each, a "**Website**"), any current or future mobile application associated with a Website (each, a "**Mobile Application**"), and any associated functionality contained on a Website or Mobile Application (collectively, the "**Services**" and, together with a Website and the Mobile Application, the "**System**")

In this Privacy Notice, "**you**" and "**your**" refer to you, a resident of California, accessing the System and/or using the Services.

BY ACCESSING OR USING THE SYSTEM, OR ANY PORTION THEREOF, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTAND OUR PRIVACY NOTICE.

This Privacy Notice is not intended to and does not create any contractual or other legal right in or on behalf of any party. Our general privacy policy is located [HERE](#). This Privacy Notice is intended to supplement that general policy for California residents and to further clarify your rights and our obligations under the CCPA. Where our general privacy policy and this Privacy Notice differ or conflict, the terms set forth in this Privacy Notice govern.

## What personal information do we collect?

We collect the following personal information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with you:

Category of personal data	Example
Identity Information	Name, address, email address, Social Security number, etc.
Personal information as per California Customer Records statute	Name, Social Security number, address, phone number, financial account number, credit score, etc. (some personal information included in this category may overlap with other categories)
Protected classifications under California or federal law	Racial or ethnic origin, marital status, sex, veteran or military status, etc.
Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories like account number, property details, insurance information, etc.
Internet or other similar network activity	Internet Protocol address (IP address), social media IDs and URLs, etc.
Professional or employment-related information	Employer details, position held, years employed, etc.

## How do we collect your personal information?

Above categories of personal information are collected from the following 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.

We collect your personal information, for example, 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.

### **How we use the information that we collect**

We and our third-party service providers collect and Movement uses the information:

- To operate the System and deliver the Services for which you have engaged with us, and to improve the user experience;
- To address System integrity or security issues;
- For any other communication for a legitimate and lawful business purposes.

Additionally, we may retain and use collected information to facilitate and otherwise address certain inquiries or requests regarding the Services or the System or respond to your questions or requests for information about or from us. We may also use collected information as necessary to ensure compliance with any of our policies and any applicable law, regulation, or order.

We disclose the personal information in the above categories for business or commercial purposes as set forth in the following section. We do not sell your personal information. However, we may use and disclose certain aggregated, anonymized information, such as System usage data, to our trusted business partners. Such information may also be shared as permitted or required by applicable law.

### **With whom we share the information that we collect**

In addition to the uses mentioned or described elsewhere in this Privacy Notice, we may catalog and add collected information to our database which may be shared with our affiliates.

Following is the list of third parties with whom we share the personal information along with the services they offer on these data:

<b>Category of the third party</b>	<b>Services offered</b>
Government agencies	Regulatory and reporting services
Application vendors	Provision of tools or applications which are used for our daily business purposes in order to provide you services
Third party service providers	Website development and technology service partners who develop, maintain, and enable technology tools that are used for normal business operations

### **Your rights**

CCPA provides you with the following rights in connection with your data:

1. **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.

2. **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.
3. **Right to delete:** You can request us to delete your information. However, we will not be in a position to honor your request if the information is needed to provide the service for which you have engaged with us, if we are required by regulatory authority to retain the data, or if the information is needed for any legal or regulatory purpose. You may be required to verify your identity and re-confirm that you want your data deleted (provided it does not fall under any of the exceptions mentioned above) in order for us to complete your request.
4. **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.
5. **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;
  - 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 (877) 453-4137 to exercise your rights. Alternatively, you can send us an email at [privacyrights@movement.com](mailto:privacyrights@movement.com) or send us a postal mail at:

ATTN: Customer Service 8024 Calvin Hall Road, Indian Land, SC 29707

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:

1. Provide the authorized agent written permission to do so; and
2. 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 Notice, or for assistance with accessibility to consumers with disabilities, please contact us at [privacyrights@movement.com](mailto:privacyrights@movement.com) or by calling our Customer Service at (877) 453-4137. You can also contact us at the following address:

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This Privacy Notice was last updated on December 31, 2019.