

Applicability

The California Consumer Privacy Act (CCPA) provides all consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Introduction

Under the CCPA, ‘Personal Information’ is information that identifies, relates to, or could reasonably be linked directly or indirectly with a particular California resident. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”).

Ensuring Personal Information is securely maintained is a priority at Planet Home Lending (“Planet”). Consistent with our obligations under applicable laws and regulations, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

Rights under the CCPA

If you are a California resident, you have the right to:

1. Request we disclose to you free of charge the following information covering the 12 months prior to your request:
 - a. the categories of Personal Information about you that we collected;
 - b. the categories of sources from which the Personal Information collected;
 - c. the purpose for collecting Personal Information about you;
 - d. the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
 - e. the specific pieces of Personal Information we collected about you.
2. Request we delete Personal Information we collected from you, unless the CCPA recognizes an exception

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 services;

- Charge you a different rate or offer different pricing including denying discounts or credits other benefits or imposing additional fees;
- Provide you a different level of service;
- Suggest that you may receive different price or rate for services or a different level of service.

Collection and Disclosure of Personal Information

In the past 12 months, we may have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

- Identifiers, such as name and government-issued identifier, such as Social Security number and driver's license number;
- Personal information, as defined in the California safeguards law, such as contact information and financial information;
- Characteristics of protected classifications under California or federal law, such as sex and marital status;
- Commercial information, such as transaction information and service history;
- Biometric information, such as fingerprints
- Internet or network activity information, such as browsing history and interactions with our website;
- Geolocation data, such as Internet Protocol (IP) location;
- Audio, electronic, visual and similar information, such as recorded telephone calls;
- Professional or employment-related information, such as work history and prior employer;
- Education information, such as employment information gathered when applying for a loan; and
- Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

The categories of third parties to whom we disclosed Personal Information for our business purposes described in this privacy disclosure are:

- Affiliates and Subsidiaries of Planet;
- Vendors and Service Providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, information technology and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities;
- Partners and Third Parties who provide services such as, storage, legal expertise, tax expertise, notaries and auditors;

- Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services;
- Government Agencies as required by laws and regulations.

Use of Personal Information

In the past 12 months, we may have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including maintaining or servicing loans, verifying customer information, processing payments, providing financing, providing advertising or marketing services;
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business;
- Debugging to identify and repair errors that impair existing intended functionality;
- Undertaking internal research or for technological development and demonstration;
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions)

Sale of Personal Information

In the past 12 months, we have not “sold” Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

Exercising Opt. Out, Information Requests or Data Deletion rights

To exercise your Opt. Out rights, submit an Information Request or Request your Data is Deleted, please submit a verifiable consumer request by:

- Visiting the Planet Home Lending Website using the following link: <https://planethomelending.com/privacy-policy/> and completing a [Request Form](#) under the CCPA Request Form (CA Residents Only) section. If you are unable to complete the form online or need assistance, please call 866-882-8187.

Only you or a person registered with the California Secretary of State authorized to act on your behalf, may make a verifiable consumer request related to your personal information. You may make a verifiable consumer request on behalf of their minor children.

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

1. First and Last Name
2. Email address; and
3. Last four digits of your social security number.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security. We will only use personal information provided in a verifiable consumer request to verify your identity or authority to make the request.

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new "Last Updated" date.

Questions or Concerns

You may contact us with questions or concerns about this Disclosure by contacting us through one of the following methods:

1. Writing us at:
Attention CCPA Response Team
Planet Home Lending, LLC
P.O. Box 1001
Meriden, CT 06450
2. Call us at 866-882-8187

3. If you would like to exercise your data protection rights or submit a request online please complete our Privacy Request form by visiting: <https://planethomelending.com/privacy-policy/>
4. Send us an email at cs@myloansupport.com with CCPA in the subject line.