

California Consumer Privacy Act Policy and Notice of Collection of Personal Information

Envoy Mortgage Ltd. may collect the following categories of personal information (“PI”) about you:

Category of PI Collected	Source of PI Collected	Business or Commercial Purpose for which the PI is collected	Categories of Third Parties with whom the PI is shared*
Identifiers, including: Name, Address, Date of Birth, Social Security Number, Telephone Number, Email Address, Marital Status, etc.	Directly from the consumer, Lead generation vendors, Realtors and other loan referral partners, Advertisements on social media including, Facebook, Google, LinkedIn, etc.	To facilitate your application for a mortgage loan. To market Envoy products and solicit consumers for mortgage loan products.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred. Name, address, and contact information may be shared with third party vendor marketing systems for Envoy business marketing purposes only. MERS and/or other, typically county, recording offices to record your mortgage
Information regarding your assets, for example: Bank Account numbers and copies of statements, or Retirement Account numbers and copies of statements. etc.	Consumer	To facilitate your application for a mortgage loan.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Information regarding your income, including: Paycheck stubs, W-2s, Tax Returns, Alimony or child support, Self-employment income, Income from Rental Properties, etc.	Consumer	To facilitate your application for a mortgage loan.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Tax Transcripts	IRS	To facilitate your application for a mortgage loan.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Credit Report	Credit Reporting Agency	To facilitate your application for a mortgage loan.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Automated Underwriting System Findings and Fraud Detection Reports	Fannie Mae DU, Freddie Mac LP, FHA Total Scorecard, Drive Report	To facilitate your application for a mortgage loan.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Personal Information necessary to identify you, information about your assets, income, and creditworthiness	Consumer, IRS, Credit Reporting Agency, Automated Underwriting System Findings, etc.	To obtain mortgage insurance on your mortgage loan, if required for your mortgage loan transaction.	Mortgage Insurance Companies
Information about your interactions with our websites, mobile app, etc. including: IP Address Device/Advertising ID Mobile provider, operating system, and/or browser Pages visited Browsing history	Envoy’s website, mobile app, marketing tools and analytics services, and third-party cookies and similar tools.	To use by Envoy to marketing mortgage products to you.	Third party vendor marketing systems for Envoy business purposes. Data aggregators, Google Analytics and Facebook, for example.

*Please note that ALL of this information will be disclosed upon request to investors and state and federal mortgage banking regulatory agencies in connection with an examination or audit of Envoy, in response to a subpoena or as required to comply with legal obligations; to the lender who purchases your mortgage loan from Envoy, and to the servicers who will be servicing your loan.

CA Residents' Rights under California Consumer Privacy Act (CCPA)

California residents have certain rights under the CCPA:

- **Right to know how PI is obtained and used – “Right to Know”**

You may request that Envoy disclose what PI it collects, uses, discloses, and sells.

- **Right of Access to PI**

You may request that Envoy disclose to you the categories and specific pieces of personal information that it has collected and provide you with access to that information.

Upon receipt of your request to access your information, Envoy will provide you with copies of your mortgage loan origination file and your loan servicing file.

- **Right to Delete PI**

You may request that Envoy and its service providers delete your PI.

Please note that there are a number of exemptions to that permit lenders to retain information even when you request that it be deleted including, but not limited to, an exemption for information collected in connection with a financial product or service under the Gramm-Leach Bliley Act and information obtained from or provided to credit bureaus under the Fair Credit Reporting Act, or where information is required to be collected or shared under federal law, or where we need such information in order to service your account.

Examples of data that may be deleted upon request includes: information in Envoy's marketing systems and data collected about your interactions with our website or mobile app.

- **Right to Opt Out of Sale of PI**

Envoy has not sold any PI in the last 12 months but has shared your data with third party vendors to market Envoy's products or services to you and to facilitate the origination of your mortgage loan.

You have the right to opt out of the sale of your personal information. Envoy's policy expressly prohibits the direct sale of your PI. Please note that certain marketing activities may constitute a “sale” under the CCPA definition, so out of an abundance of caution, Envoy is

providing you with an opportunity to opt out of marketing and to request deletion of your data with Envoy's third-party marketing vendors with whom Envoy may have shared your data.

Envoy will treat an opt out request as a request for deletion and will delete your personal information from our marketing platforms and will request that Envoy's third-party vendors delete your PI as well. Consumers should use the 800 number or website form (listed below) to make this request.

The categories of vendors that Envoy discloses or shares personal information with include the following:

- Third party vendors who provide marketing services for Envoy to market Envoy's products to you.
- Credit reporting agencies, automated underwriting systems, the IRS, fraud identification vendors, mortgage insurance companies, etc. in order to access their programs and facilitate the mortgage transaction that you requested.

Envoy does not offer financial incentives to consumers in exchange for sale of their personal data.

Envoy does not knowingly collect data from persons under age 18 and does not sell or otherwise share minors' information that may be collected incidental to the mortgage transaction (such as on tax returns) with any third party unless such third party is assuming a lender or servicer relationship with the borrower, or as otherwise required or permitted by law.

- **Right to Designate an Authorized Agent**

You may designate an authorized agent to make a request under the CCPA on your behalf. In order to designate an authorized agent, the consumer must send a signed written authorization form to one of the following contacts:

- optout@envoymortgage.com; or
- mail to: Envoy Mortgage Ltd., Attn: Compliance Dept., 10496 Katy Freeway, Suite 250, Houston, TX 77043

- **Right to Non-Discrimination**

You have the right not to be discriminated against for exercising the privacy rights conferred by the CCPA.

How to Exercise your Rights under the CCPA

California residents can exercise their rights by calling (800) 762-5991 or by completing the request form on the Envoy website <https://www.envoymortgage.com/california-consumer-privacy/>

So that we can verify your identity in connection with your request, please be prepared to provide the following information when you make your request:

- Name
- Address
- Loan Number or last 4 digits of the Social Security Number (if you are a borrower or have applied for a loan)
- Email address
- Telephone number

Envoy will acknowledge the receipt of your request within 10 days, and provide a response within 45 days, unless we let you know more time is needed.

A copy of this California Consumer Privacy Act Policy and Notice of Collection of Personal Information can be found at <https://www.envoymortgage.com/california-consumer-privacy/> .

For more information please contact:

1-800-762-5991

or

optout@envoymortgage.com.

Date Policy last updated: 12/13/2019