

California Consumer Privacy Act – Notice at Collection

Personal Information We Collect, Use, or Share

The CCPA requires us to disclose certain information regarding our collection, use, and sharing of personal information. The following table outlines the categories of personal information that we have collected about consumers in the last 12 months. For each category, if applicable, we have identified the categories of sources from which that information was collected, the business or commercial purpose(s) for which the information was collected, and the categories of third parties with whom we share personal information.

Business or commercial purposes are defined as follows:

- **Account Services:** Account services include: (1) fulfilling or meeting the reason for which the personal information was provided. For example, if you have provided personal information to us in order to obtain financing, we will use that information to determine if you qualify for such financing and under what terms and conditions; (2) providing services, products, or information you may have requested from us; and (3) performing services such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, or providing similar services on our own behalf or on the service provider's behalf.
- **Security and Fraud Detection:** Security and fraud detection services include detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and prosecuting those responsible for that activity.
- **Debugging:** We engage in debugging to identify and repair errors that impair existing intended functionality in our systems.
- **Improvement of Products and Services:** We use personal information to verify, maintain, and improve our products and services.
- **Internal Research:** We use personal information for our internal research related to technological development and demonstration.
- **Legal Obligations:** We use personal information to fulfill legal obligation. Those may include to fulfill or meet the regulatory reporting requirements (e.g., Home Mortgage Disclosure Act, state and federal reporting).
- **Job Qualification:** We may use your personal information if you are applying for a position at AmeriSave to determine if you meet the applicable job qualifications.
- **Short-term Transient Use:** We may use your personal information for short-term, transient use.
- **Audits:** We use personal information to audit current interactions with you and related transactions (e.g., counting and verifying ad impressions, auditing compliance).
- **Merger/Acquisition/Bankruptcy, etc.:** We may use your personal information as part of a merger, acquisition, bankruptcy, or other transaction where a third party assumes control of us.
- **Commercial/Economic Interests:** We use personal information to advance our commercial or economic interest.

Categories of Personal Information	The Categories of Sources From Which the Personal Information is Collected	The Business or Commercial Purpose(s) for Which the Information is Collected, Used, and/or Shared	The Categories of Third Parties/Service Providers With Whom we Share/Disclose Personal Information
<p>Identifiers. This may include a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.</p>	<ul style="list-style-type: none"> • You, the consumer • Government entities • Credit reporting agency(ies) • Closing agents and title companies • Employer(s) • Banking relationships • Companies providing verifications services • Present and previous mortgage holder(s), if applicable • Present and previous landlord(s), if applicable • Consumer data resellers • Public records aggregators 	<ul style="list-style-type: none"> • Legal Obligations • Account Services • Security and Fraud Detection • Debugging • Short-term, transient use • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<ul style="list-style-type: none"> • Investors to which AmeriSave sells or securitizes its loans • Warehouse bank to fund your loan • Government entities • Mortgage Servicing vendors and service providers • Examiners and/or Auditors • Other vendors/service providers performing services • Public records aggregators for verification of information
<p>Personal information described in the California Customer Records Statute (Cal. Civ. Code § 1798.80(e)). This may include a name, signature, Social</p>	<ul style="list-style-type: none"> • You, the consumer • Government entities • Credit reporting agency(ies) • Closing agents and title companies • Employer(s) 	<ul style="list-style-type: none"> • Legal Obligations • Account Services • Security and Fraud Detection. • Debugging • Short-term, transient use. • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<ul style="list-style-type: none"> • Investors to which AmeriSave sells or securitizes its loans • Warehouse bank to fund your loan • Government entities • Mortgage Servicing vendors and service providers • Examiners and/or Auditors

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<p>Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.</p>	<ul style="list-style-type: none"> • Banking relationships • Companies providing verifications services • Present and previous mortgage holder(s), if applicable • Present and previous landlord(s), if applicable • Consumer data resellers • Public records aggregators 		<ul style="list-style-type: none"> • Other vendors/service providers performing services • Public records aggregators for verification of information
<p>Characteristics of Protected Classification under California or Federal Law. This may include age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, sex (including gender, gender identity, gender</p>	<ul style="list-style-type: none"> • You, the consumer • Government entities • Companies providing verifications services • Consumer data resellers 	<ul style="list-style-type: none"> • Legal Obligations • Account Services • Security and Fraud Detection. • Debugging • Short-term, transient use. • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<ul style="list-style-type: none"> • Investors to which AmeriSave sells or securitizes its loans • Warehouse bank to fund your loan • Government entities • Mortgage Servicing vendors and service providers • Examiners and/or Auditors • Other vendors/service providers performing services

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expression), sexual orientation, veteran or military status.			<ul style="list-style-type: none"> Public records aggregators for verification of information
<p>Commercial information. This may include records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<ul style="list-style-type: none"> You, the consumer Government entities from which public records are obtained and/or service history if a Veteran Credit reporting agency(ies) Closing agents and title companies Present and previous mortgage holder(s), if applicable Consumer data resellers Public records aggregators 	<ul style="list-style-type: none"> Legal Obligations Account Services Security and Fraud Detection. Debugging Short-term, transient use. Improvement of Products and Services Internal Research Auditing Merger/Acquisition/Bankruptcy Commercial/Economic Interests 	<ul style="list-style-type: none"> Investors to which AmeriSave sells or securitizes its loans Warehouse bank to fund your loan Government entities Mortgage Servicing vendors and service providers Examiners and/or Auditors Other vendors/service providers performing services Public records aggregators for verification of information
<p>Biometric information. This may include employee fingerprints for licensing purposes.</p>	<ul style="list-style-type: none"> You if you are an employee of AmeriSave 	<ul style="list-style-type: none"> State licensing and/or control persons registration Merger/Acquisition/Bankruptcy. 	<ul style="list-style-type: none"> Government entities that require this information
<p>Internet or other similar network activity. This</p>	<ul style="list-style-type: none"> You, the consumer Consumer data resellers 	<ul style="list-style-type: none"> Legal Obligations Account Services Security and Fraud Detection. Debugging 	<ul style="list-style-type: none"> Marketing service providers who assist AmeriSave in marketing its

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<p>may include browsing history, search history, or information on a consumer's interaction with a website, application, or advertisement.</p>		<ul style="list-style-type: none"> • Short-term, transient use. • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<p>products and services directly to consumers – but AmeriSave does not sell this data</p>
<p>Geolocation data. This may include physical location or movements.</p>	<ul style="list-style-type: none"> • You the consumer 	<ul style="list-style-type: none"> • Legal Obligations • Account Services • Security and Fraud Detection. • Debugging • Short-term, transient use. • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<ul style="list-style-type: none"> • Marketing service providers who assist AmeriSave in marketing its products and services directly to consumers – but AmeriSave does not sell this data
<p>Sensory data. This may include audio for call recordings.</p>	<ul style="list-style-type: none"> • You the consumer and/or employee 	<ul style="list-style-type: none"> • Auditing • Improvement of Products and Services • Account Services • Security and Fraud Detection 	<ul style="list-style-type: none"> • Government entities, if required
<p>Professional or employment-related information. This may include current or past job history or performance evaluations.</p>	<ul style="list-style-type: none"> • You the consumer and/or employee • Employer, past and present • Verification services • Credit reporting agencies • Background check 	<ul style="list-style-type: none"> • Legal Obligations • Account Services • Security and Fraud Detection. • Debugging • Short-term, transient use. • Improvement of Products and Services • Internal Research • Auditing • Merger/Acquisition/Bankruptcy • Commercial/Economic Interests 	<ul style="list-style-type: none"> • Investors to which AmeriSave sells or securitizes its loans • Warehouse bank to fund your loan • Government entities • Mortgage Servicing vendors and service providers • Examiners and/or Auditors • Other vendors/service

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	<ul style="list-style-type: none"> providers if you are an employee 		<ul style="list-style-type: none"> providers performing services Public records aggregators for verification of information
<p>Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. § 1232g, 34 C.F.R. Part 99)). This may include education records directly related to a student maintained by an educational institution or party acting on its behalf, which may include college transcripts. .</p>	<ul style="list-style-type: none"> You the consumer if you are also an employee of AmeriSave 	<ul style="list-style-type: none"> Job Qualification Legal Obligation Merger/Acquisition/Bankruptcy. 	<ul style="list-style-type: none"> Government entities that require this information
<p>Inferences drawn from other personal information. This may include information, data, assumptions, or conclusions derived from facts, evidence, or another</p>	<ul style="list-style-type: none"> You the consumer if you are also an employee of AmeriSave 	<ul style="list-style-type: none"> Job Qualification Legal Obligation Merger/Acquisition/Bankruptcy. 	<ul style="list-style-type: none"> Government entities that require this information

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<p>source of information or data reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, or aptitudes.</p>			