

California Consumer Privacy Act Disclosure (CA only – all)

Last updated May, 2023

Legal Entities

Computershare Mortgage Services, Inc. legal entities that utilize the names: Specialized Loan Servicing LLC and Computershare Loan Services.

Applicability

Your privacy is important to us. This California Consumer Privacy Act Disclosure explains how the legal entities listed above (“Company,” “we,” or “us”) collect, use, and disclose personal information relating to **California residents** covered by the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act of 2020 (the “CCPA”). The CCPA only applies to information about residents of California.

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 or household and includes certain categories of Personal Information discussed below that constitute “Sensitive Personal Information”. The CCPA, however, does not apply to certain information, such as personal information collected, processed, sold, or disclosed pursuant to the Gramm-Leach-Bliley Act (“GLBA”) or the California Financial Information Privacy Act.

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. For example, this Disclosure does not apply with respect to information that we collect, process, sell or disclose about California residents who have a mortgage loan or home equity line of credit for personal, family, or household purposes that we service on behalf of the owner of the loan. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our GLBA Privacy Notice and our California Financial Information Privacy Act Notice.

Keeping Personal Information secure is one of our most important priorities. 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.

Collection and Disclosure of Personal Information

In the past 12 months, we 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:

Category	Examples
Identifiers	Name, postal address, unique personal identifier, (online identifier), (Internet Protocol address), email address, Social Security number, driver’s license number, passport number. <i>Some personal information included in this category may overlap with other categories.</i>
Personal information	Personal information, including contact information and financial information, including but not limited to: bank account number, credit card number, debit card number, income, tax returns, bank statements or any other financial information. <i>Some personal information included in this category may overlap with other categories.</i>
Protected classification characteristics under California or federal law	Age, race, color, national origin, citizenship, religion, marital status, familial status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression), veteran or military status.
Commercial information	Transaction information and purchase history
Internet or other similar network activity	Browsing history and interactions with our website
Geolocation data	Device location and Internet Protocol (IP) location
Audio, electronic, visual and similar information	Call recordings
Professional or employment-related information	Current employment/employer or prior employment/employer
Education information	Years of school completed
Inferences drawn from other personal information	Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s payment performance
Sensitive Personal Information	<ul style="list-style-type: none">• Social Security number, driver’s license, state identification card, or passport number;• Account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account;• Precise geolocation;• Racial or ethnic origin, religious or philosophical beliefs, citizenship, or immigration status;• The contents of mail, email, and text messages unless we are the intended recipient of the communication;• Biometric information processed to uniquely identify an individual; and• Health information, sexual orientation.

Sources of Personal Information

The sources from which we collect Personal Information depend on, among other things, our relationship or interaction with a specific California resident. The information below lists the categories of sources from whom we collected this Personal Information:

- Directly from a California resident or the individual's representatives. For example, from phone calls with you regarding your loan and its servicing, or from written correspondence from you regarding your loan.
- Directly from our clients (the owner of your loan) or their agents. For example, from the loan file and origination documents that our clients and prior servicers/originators provide to us when we start to service your loan.
- Directly and indirectly from website activity. For example, from submissions through our website portal or website usage details collected automatically.
- Directly and indirectly from third parties that may interact with you in connection with servicing the loan. For example, the processing of loan payments or property inspections performed in the course of servicing your loan.
- Service Providers, Consumer Data Resellers and other third parties.
- Public Record Sources (Federal, State or Local Government Sources).
- Information from our Affiliates.

With respect to each category of Personal Information that we disclosed for a business purpose in the past 12 months, 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 Specialized Loan Servicing LLC and our ultimate parent company, Computershare, LTD.
- 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, mailing services, auditing, marketing and marketing research activities.
- Partners and Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries and auditors, as we service the mortgage loan or home equity line of credit.
- 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

We collect, use and disclose Personal Information, including Sensitive 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 mortgage loans and home equity lines of credit, providing customer service, verifying customer information, processing payments, advertising our services, providing analytic services, or providing similar 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 servicing of mortgage loans and home equity lines of credit.
- Debugging to identify and repair errors that impair existing intended functionality.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements.

Sale or Sharing of Personal Information

In the past 12 months, we have not "sold" Personal Information or Sensitive Personal Information subject to the CCPA, nor have we "sold" or "shared" Personal Information or Sensitive Personal Information of minors under the age of 16. For purposes of this Disclosure, "sold" means the disclosure of Personal Information or Sensitive Personal Information to a third-party for monetary or other valuable consideration. For purposes of this Disclosure, "shared" means the sharing of Personal Information or Sensitive Personal Information to a third party for cross-context behavioral advertising.

How We Use Sensitive Personal Information

We only use or disclose Sensitive Personal Information for the following purposes consistent with CCPA Regulations:

- Outside organizations in connection with providing products and services, completing transactions, supporting our everyday operations, or business management and development
- Representatives of California residents
- Government agencies
- Outside organizations in connection with human resource activities and workforce management
- Outside companies in connection with routine or required reporting

Data Retention

We will keep Personal Data no longer than necessary to fulfil the purposes described in this Notice. Under our record retention policy, we are required to destroy Personal Data after we no longer need it according to specific retention periods. However, we may need to hold Personal Data beyond these retention periods due to regulatory requirements or in response to a regulatory audit, investigation, or other legal matter. These requirements also apply to our third-party service providers.

Rights under the CCPA

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

1. Receive this Notice at or before the point of collection of your Personal Information
2. Request we disclose to you free of charge the following information covering the 12 months preceding your request:
 - a. the categories of Personal Information about you that we collected;
 - b. the categories of sources from which the Personal Information was 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;
3. Request we correct inaccurate Personal Information that we maintain about you.
4. Request we delete Personal Information we collected from you, unless the CCPA recognizes an exception; and
5. Be free from unlawful discrimination for exercising your rights under the CCPA.

Please see the section below entitled, "How to Exercise Your Rights," for instructions explaining how you can exercise these rights described above.

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity, including account number and social security number/tax identification number.

If you submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

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. For example, information that we collect or process about California residents who have a mortgage loan or home equity line of credit for personal, family, or household purposes that we service is subject to the GLBA and therefore 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. Please note, we will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification 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 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.

How to Exercise Your Rights

If you are a California resident, you may submit a request by:

1. Emailing us at CCPA@sls.net
2. Calling 1-800-315-4757

Questions or Concerns

You may contact us with questions or concerns about this Disclosure and our practices by:

- Writing us at:
Specialized Loan Servicing LLC
P.O. Box 630147
Littleton, CO 80163-0147
- Calling us at 1-800-315-4757
- Visit our CCPA website page at www.sls.net/CCPA for information

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.