MSC MORTGAGE values your patronage and protecting your personal information is a priority. **MSC MORTGAGE** believes in protecting the confidentiality and security of the information we collect about you as a customer, potential customer, former customer, job applicant, or employee. We have adopted the following policies and procedures to safeguard the personal information about you in our possession.

Introduction

This policy ("Privacy Policy") discloses the information **MSC MORTGAGE** (defined in the "Who we are" section below) collects and processes, as well as the choices you can make about the way your information is collected and is used. This notice also explains how personally identifiable information that you provide or that we may request will be used; these explanations can usually be found on the same pages where the information is requested. We also detail below our security policy which describes how your personal information is protected both electronically and physically.

Based on the products and services you obtain, or employment with **MSC MORTGAGE** you may have sought or obtained, and/or different laws that may apply to you, additional privacy notices may be provided to you. If you are a resident of California, Colorado, Connecticut, Virginia, Utah or another state for which you may have additional privacy rights, information about these rights may be found **US States Privacy Notice** section below.

By using any of our products or services and/or by applying for employment with **MSC MORTGAGE**, you acknowledge and agree to the privacy practices we describe in this Privacy Policy. You also acknowledge that you have read this policy and other policies described below.

Who We Are

For the purposes of this policy, by "**MSC MORTGAGE**," we mean **MSC MORTGAGE, LLC**. This policy does not apply to companies that are not related to **MSC MORTGAGE** through common ownership ("non-Affiliates"). Data practices of non-Affiliates are governed by their own privacy policies.

Information We Collect About You

Information You Provide Us

We collect information that you provide us and through your use of our site. Information collection occurs when you provide us your information to apply for a mortgage, financial product, or other product or service, or when you purchase another product or service from us; when you are referred to us through one of our affiliates or joint ventures, or partners; when you communicate with us via third-party platforms, participate in a contest, promotion or survey; when you request customer support or information about our products or services; or when you otherwise communicate with us. In addition, job applicants, current employees, and former employees may provide us information necessary to apply for a job and or to obtain or retain benefits during and after employment as described under the **Employees and Job Applicants** in this section below and throughout this notice.

The information we collect depends on the context in which you provide it, and may include:

- Identifiers such as full name, alias, unique personal identifier, online identifier, Internet Protocol address, email address, postal address, phone number
- Demographic information such as race, ethnicity, age, and gender that may be required gathered in accordance with federal or state requirements
- Sensitive personal information, which may include social security, driver's license, state identification card, government identification card, or passport number; account log-in, financial account number in combination with any required security or access code, password, or credentials allowing access to the account
- Home ownership status, location, and approximate value of your property, as well as photos of your property
- Loan, real estate, or financial or credit products or services you have used in the past
- Financial information, such as income, assets, savings, investments, liabilities, and net worth
- Bank account information
- Employment or professional history or status and education information
- Insurance information
- Other profile data, including your interests and preferences

- Information for fraud detection and prevention (including your photo)
- Any other information you may choose to provide

Information We Collect

Consumer and Customers

We collect information about you to help us serve your financial, real estate, credit, and homeownership-related needs; to provide you with quality products and services; and to fulfill legal and regulatory requirements. We consider non-public information about you in our possession to be personally identifiable information, even if you cease to be a customer. The personally identifiable information we collect about you may include:

- Identifying information, such as your name, age, address, phone number and social security number
- Employment information
- Contact information (such as first and last name, mailing or property address, phone number, email address)
- Account access information, such as username and password
- Demographic information (such as date of birth, gender, marital status, ethnicity, race)
- Social security, driver's license, passport, and other government identification numbers
- Loan account information (such as loan number)
- Bank account and credit/debit card numbers
- Other personal information needed from you to provide real estate-related, loan-related, credit-related, and homeownership-related services to you
- Information for fraud detection and prevention
- Financial information such as your income, assets and liabilities, as well as information about your savings, investments, insurance and business.

Typically, we collect this information on applications and other forms you complete; through conversations you may have with our loan originators, processors , representatives, and agents; through our service partners; through third-parties, such as realtors, home builders, and marketing companies; and in some cases, through our website, online tools, and digital applications. We may also collect information from a wide range of other sources to process and/or underwrite your loan, assist you in your real estate transaction(s), participate in the settlement of your loan, or otherwise provide you with loan, credit, or homeownership-

related products and services. These sources may include among others, lenders, mortgage brokers, employers, attorneys, banks, title insurers, insurance companies, credit reporting agencies, and partners for which, if necessary, we will provide you notice before sharing information and/or that we obtain your consent.

How We Use Your Information

We use certain of your information to pull a credit report from a credit bureau to determine your credit worthiness as well as to help our underwriters to assess your loan request in the context of your overall financial situation. We will also use your required and optional information to facilitate activities and transactions that need to occur during the lending, title, escrow, loan settlement, real estate transaction, and other product and service transaction process such as:

- Maintaining regular communications with you as may be necessary to execute loan application, loan agreement, and certain stipulations such as identity verification, income verification and employment verification; to assist you in a real estate transaction and related-real estate mortgage origination and real estate settlement processes; or to otherwise complete your credit, loan, real estate, or homeownership-related transaction
- Enabling our affiliates and partners to communicate with you about the loan settlement process, real estate transaction, title insurance, and other related services and processes
- Contacting you if there is a problem completing a transaction you requested or to discuss a problem with your account, loan application, transaction, or product or service request
- Informing you about available products and services
- Enabling our financial services partners to implement automatic payments and funds transfer
- Implementing collection activities as needed

We may also use this information to analyze and improve our performance. You may find out more about how we use your personal financial identifiable information **here**.

In addition, we gather names and email addresses of people who contact us through our website with questions about our company or lending operations. We collect this information

for the sole purpose of responding to such inquiries and do not store the contact information unless requested by these people.

Lastly, we (and/or our service providers) collect information about your computer and your visits to our website, such as your IP address, geographical location, browser type, referral source, length of visit, and page views through the use of log files. We (and/or our service providers) use this aggregated information in the administration of our website to improve its usability and to evaluate the success of particular marketing/advertising campaigns, search engine optimization strategies, and other marketing activities. We (and/or our service providers) use non-identifying and aggregated information to help optimize our website based on the needs of our users. Additionally, third parties may collect certain similar information about your computer and other pages you may visit when you visit our website, as discussed further below.

Notice for California Job Applicants and Employees

If you are a California resident and current or former employee, contractor, or other personnel (collectively, "employee") as defined in the California Privacy Rights Act, or a job applicant, **MSC MORTGAGE** may collect the following personal information (including sensitive personal information) about you:

- Contact information (such as name, sex, age, date of birth, email address, mailing address, telephone number and identification documents such as residency or work permits, social security number, other taxpayer/government identification number, as well as emergency contact information);
- Professional and employment-related information (such as professional qualifications, prior employment history, education history, references)
- Pre-employment screening (such criminal background check, as permitted by law)
- Organizational data including work contact details (such as address, email, phone number, position/title, job function, employee ID, work eligibility information)
- Contract and compensation data
- Employment-related information (such as benefits information)
- "Sensitive Personal Information" (where permitted and in accordance with applicable law), including biometric data and, of the information listed above, social security number, driver's license number, age, racial or ethnic origin, health, medical information, and criminal history that may also qualify as personal information.

- Other personal information needed from you to consider your application, and/or conduct employment-related business purposes.
- For more information go to **US States Privacy Notice**

As applicable to job applicant and employment-related personal information, providing the personal information as described in this privacy policy to **MSC MORTGAGE** may be required in order for **MSC MORTGAGE** to fulfill a legal requirement, a contractual requirement under your employment contract, and/or be partially a requirement to carry out the employment relationship with you. In general, you are required to provide such personal information, except in limited instances when we indicate that providing certain information is voluntary (for example, in connection with employee surveys). Not providing personal information where required may prevent **MSC MORTGAGE** from carrying out the employment relationship with you and may require **MSC MORTGAGE** to terminate your employment where permitted by applicable law.

In instances in which providing Sensitive Personal Information is voluntary, we will let you know. If you decide not to share Sensitive Personal Information, that is voluntary, and not doing so will not impact your employment with **MSC MORTGAGE**.

Communications From Our Site

When you submit an application and/or create a profile on our site you will receive emails that confirm specific actions you requested. You will receive notifications confirming your registration, the successful verification of email addresses and bank accounts, and confirmation of successful submissions of loan requests and portfolios. These are transactional notifications that you cannot opt out of receiving, as they are in place to protect the security of your account and your personal information. We may also send you responses to emails you send us, if appropriate or applicable. From time to time, we will also send user surveys, requests for user feedback regarding user experience and site operations or marketing offers from us or from us on behalf of our marketing partners. The completion of these surveys or requests for feedback or acceptance of any offer is strictly voluntary. If you do not wish to receive these offers, surveys, or user feedback emails, please opt out in any offer email you receive from us.

Data Retention

We retain all information except when required to disclose it to our business partners as a necessary function of the lending, insurance, real estate transaction, or product or service fulfillment process. Such business partners include title and escrow companies, appraisal services, lenders, loan origination system providers, document services, notary services, fraud detection services, as well as our affiliates, joint venture partners, and other third-party service providers (see **Sharing Information With Companies That Provide Services For Us** section **below**).

We retain information we collect as described in this Privacy Policy for as long as you use our services or as necessary to fulfill the purpose(s) for which it was collected, provide our services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce our agreements, comply with applicable laws, or to otherwise carry out our legal obligations.

We will retain your information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Safeguarding Personally Identifiable Information

- We have adopted policies and procedures designed to protect your personally identifiable information from unauthorized use or disclosure.
- We have implemented physical, electronic, and procedural safeguards to maintain confidentiality and integrity of the personal information in our possession and to guard against unauthorized access. These include among other things, procedures for controlling access to your files, building security programs and information technology security measures such as the use of passwords, firewalls, virus prevention and use detection software.
- We continue to assess new technology as it becomes available and to upgrade our physical and electronic security systems as appropriate.
- Our policy is to permit employees to access your personal information only if they have a business purpose for using such information, such as administering, providing or developing our products or services.

- Our policy, which governs the conduct of all of our employees, requires all employees to safeguard personally identifiable information about the consumers and customers we serve or have served in the past.

MSC MORTGAGE Security Policy

MSC MORTGAGE takes steps to safeguard your personal and sensitive information through industry standard physical, electronic, and operational policies and practices. All data that is considered highly confidential data can only be read or written through defined service access points, the use of which is password-protected. The physical security of the data is achieved through a combination of network firewalls and servers with tested operating systems, all housed in a secure facility. Access to the system, both physical and electronic, is controlled and sanctioned by a high-ranking manager.

Children's Privacy

MSC MORTGAGE does not direct or provide its products or services to children under 16 nor knowingly solicits or collects information from children.

Links to Third Party Websites

MSC MORTGAGE is not responsible for the information practices employed by sites linked to or from our website. In most cases, links to non-**MSC MORTGAGE** websites are provided solely as an access point to obtain information on products and topics that may be useful to the users of the **MSC MORTGAGE** website. Third party websites may have different privacy policies and/or security standards governing their sites.

Testimonials

We display personal testimonials of satisfied customers on our site in addition to other endorsements. With your consent we may post your testimonial along with your name. If you wish to update or delete your testimonial, you can contact us at mscmortgage.com.

Notifications

MSC MORTGAGE will send you email notifications from time to time, and these are required elements of your transactions on our website, such as confirmations of

particular actions you have taken. These required notices are sent typically to notify you of a change in status such as when you are confirmed as a borrower or for other legal or security purposes. For example, certain notifications are sent for your own protection to ensure that no one can make a change to your account without your knowledge, such as confirming the addition of a new email address or linked external bank account. These notifications are sent to you so that you can be assured that no one is making changes to your account without your knowledge. In other cases, these notifications involve changes to various legal agreements, terms and condition updates and privacy policy update notifications. Generally, you may not opt out of these eservice related emails.

Sharing Information With Companies That Provide Services For Us

We share personally identifiable information about you, as required or permitted by law, with third parties, such as service providers who assist us in the in the administration, processing, closing, settlement, servicing, and sale of your loan, or other service providers who assist us in fulfilling products and services for you. These third parties include among others, loan origination system providers, lenders, title companies, appraisers, insurance companies, real estate companies, underwriting services, notary services, processing services, printing companies, document providers, software and technology providers, fraud detection companies, marketing services providers, and purchasers of loans. Our policy is to require third party service providers to enter into confidentiality agreements with us, prohibiting them from using any personally identifiable information they obtain for any other purpose other than those for which they were retained or as required by law. We may also disclose information about you, when necessary or required, in legal and arbitration proceedings and to government agencies.

Where You Can Find and/or Correct Your Information

You can access most of your personal information that we collect online and maintain by visiting your profile in My Account or Sign In section of our site. This section of the site is password-protected to better safeguard your information. As an applicant or a borrower, you can update your password, email address, physical address, phone number and bank account information at any time on the website, and if you need to change any other information in your profile you can contact us at 1-(844) 890-8034. If you would like to request correction of your information under your data subject rights as California,

Virginia, Colorado, or California resident, you may complete your request by completing this **form.**

Web-Related Information Collection

Cookies

MSC MORTGAGE uses web beacons or pixel tags in conjunction with cookies on our website, including session ID cookies, non-persistent cookies. A cookie is a text file sent by a web server to a web browser and stored by the browser. The text file is then sent back to the server each time the browser requests a page from the server. This enables the web server to identify and track the web browser and load the pages according to a user's preferences for that particular site, including the personalization of content. Cookies are also used to gather statistical data, such as which pages are visited, what is downloaded, the ISP's domain name and country of origin, and the addresses of sites visited before and after coming to our site, as well as your "click stream" activity, meaning the paths taken by visitors to our site as they navigate from page to page and transactional attributes in accordance with information you voluntarily submit in the course of using our site. This data is aggregated for analysis to ensure proper functioning of our site in terms of navigation and usability, as well as to evaluate the effectiveness of our marketing activities. At no time do any of our cookies capture any personally identifiable information. However, to the extent that Internet Protocol (IP) addresses or similar identifiers are considered personal information by local law, we also treat these identifiers as personal information. Similarly, to the extent that non-personal information is combined with personal information, we treat the combined information as personal information for the purposes of this Cookie Policy. More importantly, using cookies also helps us protect the security of your account. Encrypted session ID cookies follow your activities on our site so that we can ensure that no one is making changes to your profile, applying for loans, or making loans on your behalf. We may send a cookie that can be stored by your browser on your computer's hard drive. We may use the information we obtain from the cookie in the administration of our website, to improve its usability and for evaluating our marketing events. We may also use that information to recognize your computer when you visit our website. Most browsers allow you to refuse to accept cookies. Blocking cookies, however, can also have a negative impact on the usability of many websites. We also use third-party tracking services that use cookies or other tracking technology to track non-personal information about visitors to our site in the

aggregate such as web page views, other sites visited and referral page information to track the effectiveness of our marketing campaigns to bring visitors to our site. We use respective web beacons to gather information that lets us tune and improve our user's browsing experience, as well as track user responsiveness to various advertising campaigns and user activities. No personal or sensitive information is transmitted to advertising partners. However, certain partners may collect incoming IP addresses in connection with your visits to our site.

This site uses the Google Maps API, the Google Places API and the Google Maps Geocoding API to collect information about your location. By using this site, you agree to allow us to cache your location for the uses described herein. You may revoke this consent at any time by disabling geolocation sharing in your browser and starting a new browsing session. This information is used to identify nearby branch locations and provide directions to those locations and such information is only retained during your browsing session. Google's privacy policy is incorporated herein and can be found at https://policies.google.com/privacyopens in new tab. By using this site, you agree to be bound by Google's Terms of Service which may be found at https://policies.google.com/termsopens in new tab.

If you want to disable cookies and you're using the Safari web browser, go to Safari preferences and then to the privacy pane to manage your preferences. On your Apple mobile device, go to Settings, then Safari, scroll down to the Privacy & Security section, and tap on "Block Cookies" to manage your preferences. If you want to disable cookies and you're using the Chrome browser, go to Settings > Privacy and Security > Cookies and Other Site Data, make the selection that provides the level of tracking you prefer. If you want to disable cookies and you're using the Explorer browser, go to Settings > Internet Options > Privacy Tab > Advanced, make the selection that provides the level of tracking you prefer. For other browsers, check with your provider to find out how to disable cookies. Please note that certain features of the **MSC MORTGAGE** website will not be available once cookies are disabled.

MSC MORTGAGE Websites

To provide you the best digital experience, we use technologies on our websites to monitor and analyze your website activity within the confines of mscmortgage.com and **MSC MORTGAGE** associated URLs. Personal data is not collected through the monitoring

of website activity. These technologies are embedded on our website and may collect the following information when you interact with the page(s) where the script is present: pages visited, links clicked, modules completed, data entered, keystrokes, and mouse movements. You will be prompted to accept our use of these technologies where in use.

California Do Not Track Notice

Under California law, website and online service operators are required to disclose how they respond to web browser "do not track" signals or other similar mechanisms that provide consumers the ability to exercise choice regarding the collection of personal information about a consumer's online activities over time and across third party websites ("Do Not Track" requests), to the extent the operator engages in that collection. At this time, we do not track your personal information over time and across third-party websites and therefore this requirement does not apply to us. **MSC MORTGAGE** does not alter its behavior or change its services upon receiving Do Not Track requests.

California law also requires website and online service operators to disclose whether third parties may collect personal information about their user's online activities over time and across different sites when the users use the operator's website or service. Third parties that have content or services on our site such as a social feature, analytics service, or an advertising network partner, may obtain information about your browsing or usage habits but this information does not include personal information. We do not knowingly permit such third parties to collect any personal information from our site unless you directly provide it to us and we provide it to them with your consent.

US State Privacy Laws and Privacy Notice

California Colorado, Connecticut, Virginia, or Utah Residents

If you are a California, Colorado, Connecticut, Virginia, or Utah resident, you may be entitled to additional rights over your personal information provided under California Consumer Privacy Act, as amended by the California Privacy Rights Act of 2020 ("CCPA"); Colorado Privacy Act ("CPA"); Connecticut Data Protection Act ("CTDPA"); Virginia Consumer Data Protection Act ("VCDPA"); and the Utah Consumer Privacy Act ("UCPA"). For more information about these rights and how to exercise them, please see our **US States Privacy Notice**.

This Privacy Policy may not constitute your entire set of privacy rights, as these may also vary from state to state. To be certain of your privacy rights, you may wish to contact the appropriate agency in your state that is charged with overseeing privacy rights of consumers, job applicants, employees, or former employees. Certain regulations issued by state and/or federal government agencies may require us to maintain and report demographic information on your collective activities. We may also be required to maintain your personal information for at least seven years in order to comply with applicable federal and state laws regarding recordkeeping, reporting and audits.

Link to Other Sites

We may offer links to partner's sites. We make the decision to provide links to these sites based on the quality of information provided at the time the links are enabled or to facilitate your more effective use of our website, and we make every effort to monitor the continuing quality of content provided on these sites. However, these external sites are not subject to this Privacy Policy and may have different privacy policies or approaches to the handling of information. **MSC MORTGAGE** has no control over the content of these sites. Please consult the privacy policies on these sites before you provide them any of your personal information.

We also equip our servers with Secure Socket Layer (SSL) certificate technology to ensure that when you connect to our website you are actually on our site. SSL also ensures that all data entered into the website is encrypted. To verify that SSL is being used, look for the key or padlock icon on your browser. For encryption protection, we use 128-bit secure browser for login and transactions. The application process utilizes "CAPTCHA" technology, which is a test that we use to ensure certain sensitive transactions are being initiated by a human and not by another computer. The test involves viewing a distorted image of a word that a computer would not be able to interpret and then entering the text shown in the image. We subject our systems to periodic security audits to ensure that your information is thoroughly protected and secure.

Session Time-Outs

We employ session time-outs to protect your account. You will be logged out of the site automatically after a specified period of inactivity. This time-out feature reduces the risk of others being able to access your account if you leave your computer unattended.

Passwords

At a minimum, we require the use of both numbers and letters in your password. We have also instituted secure steps by which you can regain access to your account should you forget your password, including the use of a security question. Your password is not known to any employee or third party with whom we may partner, and we will never ask for your password as a means of identifying yourself. You should never share your password with anyone, and if you ever receive an email purporting to come from **MSC MORTGAGE** that asks for your password, you should immediately contact **MSC MORTGAGE**.

What You Can Do

You can take several precautions to protect the security of your computer and personal information. For instance, you can start by using a well-chosen password. You should avoid using any information that others can easily learn about you, such as a family member's name or birthday, and you can also use specifically characters in place of letters. We also recommend that you change your password often. You can also install and update antivirus and firewall software to protect your computer from external attacks by malicious users. When you are finished with a session on our site, be sure that you log out and close the browser window.

To protect your account, we send automatic notifications confirming certain actions taken on your account, such as changes to a password or external linked account. We do this for your own protection so that you can be sure no one else is making changes to your account without your knowledge. However, the security offered through these notifications can be undermined if other people have access to your email account. Therefore, you might consider restricting access to the email account you registered with on this site and/or changing your password on that email account frequently.

If you use a computer that is accessed by other people, such as in a public library or internet café, we recommend that you take special precautions to protect the security of your account and personal data. When you are finished using your site, you should log out completely, then close the browser window and clear the browser's cache file.

You should also be aware of fraudulent attempts to gain access to your account information known as “phishing”. Phishing is a tactic used by scammers in which unsuspecting people are brought to a website by a genuine-looking email purporting to be from a legitimate company. The phony or “spoof” email takes the person to a website that looks legitimate but in fact is not. Either in the email itself or on this fake site, scammers will ask for login information to gain access to people’s accounts and withdraw their money. **MSC MORTGAGE** will never ask for login information to gain access to your account and access sensitive information. **MSC MORTGAGE** will never ask you for your login information in the context of any email, physical mail, phone call or otherwise. In general, you can protect yourself against phishing by never providing personal or login information via an email instead, go to the website directly. You might also make it a habit to check the URL of a website to be sure that it begins with the correct domain.

Making Your Choices

You may have certain choices under applicable federal and state privacy laws to limit our ability to share your personal identifiable information as described in our Privacy Notice. To update your sharing choices please call 1-(844) 890-8034.

If you choose to receive e-mail messages or newsletters from us, you may later modify your choice by contacting us at 1-(844) 890-8034 or clicking to unsubscribe. You will also be given the opportunity, in any general bulk commercial e-mail that we send to you, to opt out of receiving such messages in the future. We will attempt to address your request immediately but it may take up to 10 days for us to process an opt-out request. We may send you other types of transactional and relationship e-mail communications, such as processing requests, conditional loan offers, requests for additional information, service updates or announcements, administrative notices and surveys, without offering you the opportunity to opt out of receiving them. Please note that opting out of receipt of promotional e-mail communications will only affect future activities or communications from us. Note: If we have already provided your information to a third party as part of your loan application then you may have to change your preferences directly with that third party.

Our Do Not Call policy states that you may instruct us not to call you for marketing purposes by informing us at 1-(844) 890-8034 or clicking to unsubscribe. Our employees are trained through Policies and Procedures to take action on your instructions within 30

days. Please note that we may still need to contact you for legitimate business reasons such as servicing of your loan or other non-marketing purposes.

If you do not want us to send you postal mail for marketing purposes, you may remove your name from current and future mailing lists by contacting us at 1-(844) 890-8034 or clicking to unsubscribe.

Changes to Our Privacy Policy

We may make changes to our privacy policy in the future. We will post any changes to our Privacy Policy to this site. We encourage you to periodically review our Privacy Policy.

Contacting Us

If you have any questions about this Privacy Policy, please write us at:

MSC MORTGAGE
6561 Irvine Center Drive
Irvine CA, 92618
privacy@mscmortgage.com

A copy of this policy can be printed/downloaded here.

Last update of this Policy: 6/15/23.