

Bungalow Funding, LLC Privacy Policy for California Residents

Effective Date: September 26, 2023

This **Privacy Policy for California Residents** supplements the information contained in [Bungalow Funding LLC's privacy policy](#) applies solely to all visitors, users, and others who reside in the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act (collectively, "CCPA") and any terms defined in the CCPA have the same meaning when used in this Policy.

The Service is intended for general audiences and is not directed to children under 13. We do not knowingly collect Personal Information from children under 13. If you become aware that a child has provided us with Personal Information without parental consent, please contact us at info@bungalowfunding.com If we become aware that a child under 13 has provided us with Personal Information without parental consent, we take steps to remove such information and terminate the child's account.

Information We Collect

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("**Personal Information**"). Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from most of the CCPA's scope, like:
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CFIPA), and the Driver's Privacy Protection Act of 1994.

In connection with the services we provide to you, we have collected the following categories of Personal Information from you within the last twelve (12) months:

Category	Examples
A. Identifiers.	A real name, alias, postal address, unique personal identifier, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	<p>A name, signature, Social 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, or health insurance information.</p> <p>Some Personal Information included in this category may overlap with other categories.</p>
C. Protected classification characteristics under California or federal law.	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status.
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
E. Internet or other similar network activity.	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
F. Professional or employment-related information.	Current or past job history or performance evaluations.

G. Sensitive Personal Information	Personal Information that reveals a California resident's: <ul style="list-style-type: none"> • Social Security, driver's license, state identification card, or passport number; • Racial or ethnic origin, religious or philosophical beliefs, or union membership; • The contents of mail, email, and text messages unless the business is the intended recipient of the communication.
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In the past 12 months, we have obtained the categories of Personal Information listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from our agents in the course of them providing services to us, loan originators, original lenders, prior mortgage servicers, credit reporting agencies, government agencies, and/or publicly available data bases
- From third-parties that interact with our agents in connection with the services which our agents perform on our behalf. For example, from government and/or publicly available data bases or credit reporting agencies.

Collection and Disclosure of Personal Information

We may collect or disclose your Personal Information for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you provide your Personal Information in order for us to process a payment, we will use that information to process said payment.
- To create, maintain, customize, and secure your account with us.
- To process your requests, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.

- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your Personal Information or as otherwise set forth in the CCPA.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us (or our predecessors in interest).

We only collect and disclose Sensitive Personal Information for the following purposes:

- To perform the services or provide the goods reasonably expected by you.
- To prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, or confidentiality of stored or transmitted Personal Information.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at the business and to prosecute those responsible for those actions.
- For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with the business, provided that the Personal Information is not disclosed to another third party and is not used to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with the business.
- To perform services on behalf of the business.
- To improve, upgrade, or enhance our service.
- To collect or process Sensitive Personal Information where the collection or processing is not for the purpose of inferring characteristics about a consumer.

We do not disclose Sensitive Personal Information for any purpose other than those specified above.

We will not collect additional categories of Personal Information or use the Personal Information we collected for a materially different, unrelated, or incompatible purpose than that which it was provided. If we need to use your Personal Information for another purposes, we will provide you with notice and obtain your consent.

We do not use or disclose your Sensitive Personal Information for materially different, unrelated, or incompatible purposes than that which you provided.

Disclosing Personal Information

We may disclose your Personal Information to affiliates, service providers and third parties in order to carry out specific business or commercial purposes. The following categories of Personal Information may be disclosed to the following categories of third parties, however in the past 12 months we have not disclosed your Personal Information in this manner:

- Identifiers have not been disclosed.
- Personal information described in the California Customer Records Statute have not been disclosed.
- Characteristics of Protected Classification under California or Federal Law have not been disclosed.
- Commercial information has not been disclosed.
- Biometric information has not been disclosed.
- Internet or other similar network activity have not been disclosed.
- Geolocation data have not been disclosed.
- Sensory data have not been disclosed.
- Professional or employment-related information have not been disclosed.
- Non-public education information have not been disclosed.
- Inferences drawn from other Personal Information have not been disclosed.
- Sensitive Personal information have not been disclosed.

Selling or Sharing Personal Information

The CCPA prohibits us from selling or sharing (for cross-contextual behavioral advertising) Personal Information unless you have received explicit notice and an opportunity to opt-out of further sales or sharing.

In the preceding 12 months, we have not sold any Personal Information. In addition, we do not sell Personal Information. Also, it is our business practice not to sell Personal Information of minors under 16 years of age and we have no actual knowledge of doing so.

How Long We Retain Personal Information

The length of time that we intend to retain each category of Personal Information will depend on a number of criteria, including (i) the length of time we are required to retain Personal Information in order to comply with applicable legal and regulatory requirements, (ii) the length of time we may need to retain Personal Information in order to accomplish the business or commercial purpose(s) for which such Personal Information is collected, used or disclosed (as indicated in this Notice), and (iii) whether you choose to exercise your right, subject to certain exceptions, to request deletion of your Personal Information.

Your Rights and Choices

The CCPA provides you with specific rights regarding your Personal Information. This section describes your CCPA rights and explains how to exercise those rights. If you have any questions regarding our sharing practices, please e-mail us at info@bungalowfunding.com.

The CCPA provides consumers with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

1. The **Right to Know/Access** what Personal Information we have collected about you. Before or when we collect your Personal Information, you have the right to know:
 - The categories of Personal Information (including Sensitive Personal Information) we collect, the business or commercial purpose for which we collect and use the Personal Information, and whether we sell or share that information; and
 - How long we intend to keep each category of Personal Information, including Sensitive Personal Information.

You also have the right to request that we provide you with certain information about the Personal Information we collect, use, share, disclose, or sell, as well as the categories and specific pieces of information that we have collected about you. Specifically, you have the right to request the following information:

- The categories of Personal Information we collect.
 - The categories of sources from which the Personal Information is collected.
 - The business or commercial purpose for collecting, selling, or sharing Personal Information.
 - The categories of third parties to whom we disclose Personal Information.
 - If we sold or shared your Personal Information, which we do not, the categories of Personal Information that we collected and shared about you and, for each category identified the categories of third parties to which we, shared that particular category of Personal Information.
 - If we disclosed your Personal Information for a business purpose, the categories of Personal Information that we disclosed about you and the categories of third parties to which we disclosed that Personal Information for a business purpose.
 - The specific pieces of Personal Information the business has collected about you.
2. The **Right to Delete** the Personal Information we collected and maintained about you once we verify your request. However, there may be reasons we need to keep your Personal Information and we will inform you if that is the case.
 3. The **Right to Correct** inaccurate Personal Information we have collected from you and maintained about you. Once we verify your request, including the inaccurate information, we will update your inaccurate Personal Information from our records and our service provider's records.
 4. The **Right to Limit the Use and Disclosure of Sensitive Personal Information** if we use the information for reasons that are not aligned with why we obtained such information. However, we can use this information to perform services you would reasonably expect (including providing this information to service providers), help ensure

security and integrity of your Sensitive Personal Information, as permitted by law, to follow the law, and to give you the best service.

5. The right to **Non-Discrimination or Non-Retaliation**, which means we cannot discriminate or retaliate against you if you exercise your rights under the CCPA. Unless permitted by the CCPA, we will not:
 - Deny you goods or services.
 - Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
 - Provide you a different level or quality of goods or services.
 - Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.
 - Retaliating against an employee, applicant for employment, or independent contractor, for exercising their rights under this title.

You also have the **Right to Opt-Out** of the sale or sharing (for cross-contextual behavioral advertising) your Personal Information. However, we do not sell or share your Personal Information.

Exercising Your Privacy Rights

To exercise the privacy rights described above, please submit a request to our sub servicer, PHH Mortgage Corporation, by either:

- Calling 1-877-726-5793
- Email: digitalmedia@phh.com (please include Attn: Customer Service in the subject line)

Only you, or someone legally authorized to act on your behalf, may make a privacy request related to your Personal Information if you provide the authorized agent written permission signed by you. We may ask you to verify your own identity directly with us and/or confirm that you provided the authorized agent with permission to submit the request.

Your request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. We will only use Personal Information provided in the request to verify the requestor's identity or authority to make it. If we are unable to verify your identity, we will let you know and explain why we were unable to verify your identity.

You do not need to create an account with us to submit a request to know or delete.

Responding to Privacy Requests

Once we receive your request and have verified your identity, we will confirm it no later than 10 days after receipt. We aim to respond to a verifiable request within 45 days unless we need more time. We will provide you with additional information if that is the case.

We will not charge you to process or respond to your request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request will cost you money, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

Changes to Our Privacy Policy

We are required by law to update this privacy policy at least once each year. We reserve the right to amend this privacy policy at our discretion and at any time. When we make changes to this privacy policy, we will post the updated notice on the Website and update the notice's effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this notice, the ways in which Bungalow Funding, LLC collects and uses your information described here and in the [Privacy Policy](#), your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 1-833-545-1894

Website: www.bungalowfunding.com

Email: info@bungalowfunding.com