

Statebridge Company California Privacy Statement

“We,” “us,” or “our” refers to Statebridge Company.

“You” or “your” refers to each California Resident covered by this California Privacy Statement.

This California Consumer Privacy Act Policy (“Policy”) is exclusively for California Residents and supplements our Privacy Notice located at [Statebridge Company Privacy Policy](#). This Policy outlines the Personal Information we collect, how it's collected, used, shared, and disclosed, your rights under the California Consumer Privacy Act of 2018 (CCPA) and the California Privacy Rights Act of 2020 (CPRA), as well as how to exercise those rights.

Personal Information Definition:

We may collect, use, or share your “Personal Information,” which is defined as information identifying, relating to, describing, capable of being associated with, or linked, directly or indirectly, with you or your household. Exclusions to Personal Information include publicly available information and de-identified or aggregate consumer information.

Exceptions to CCPA Provisions:

Certain provisions of the CCPA may not apply to specific Personal Information covered by or collected under industry-specific privacy laws such as the Health Insurance Portability and Accountability Act of 1996, and others.

Sources of Personal Information:

Identifiers: These encompass various pieces of information that can be used to identify individuals, such as real names, aliases, postal addresses, unique personal identifiers, online identifiers, Internet Protocol (IP) addresses, email addresses, account names, and government-issued identifiers like Social Security numbers, driver's license numbers, and passport numbers.

Personal Information Under California Customer Records Law: This category includes a wide range of data, such as names, signatures, Social Security numbers, physical characteristics or descriptions, addresses, telephone numbers, passport numbers, driver's license or state identification card numbers, insurance policy numbers, education and employment details, bank account numbers, credit card numbers, debit card numbers, and other financial or medical information, including health insurance information.

Characteristics of Protected Classification under California or Federal Law: This category encompasses details relating to age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical conditions, physical or mental disabilities, sex (including gender, gender identity, gender

expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, and genetic information, including familial genetic information.

Commercial Information: This includes records of transactions and personal property, products or services purchased, obtained, or considered, as well as other purchasing or consuming histories or tendencies.

Biometric Information: This refers to data related to fingerprints, faceprints, voiceprints, and other biological or behavioral characteristics used to establish identity.

Geolocation Data: This involves information regarding physical location or movements, such as device location and IP location.

Sensory Data: This covers audio, electronic, visual, thermal, olfactory, and similar information, including call and video recordings.

Professional or Employment-Related Information: This includes current or past job history or performance evaluations.

Non-Public Education Information: This refers to educational records directly related to a student maintained by an educational institution or party acting on its behalf, such as report cards, transcripts, class lists, student schedules, student identification codes, student financial information, and student disciplinary records.

Internet and Electronic Network Activity Information: This encompasses browsing history, search history, and interactions with websites.

Inferences From Other Personal Information: This involves drawing conclusions or making predictions about individuals based on their Personal Information, such as preferences and characteristics.

Sensitive Personal Information: This category includes highly sensitive data, such as Social Security numbers, driver's license or state identification card numbers, passport numbers, account log-ins, financial account numbers, debit or credit card numbers along with security or access codes, passwords, or other credentials allowing account access, precise geolocation data, racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs, union membership, content of mail, email, and text messages (unless the business is the intended recipient), genetic data, biometric information, personal health information, and information concerning a consumer's sexual orientation and/or practices.

Sources of Personal Information Collection Categories

You: We gather your Personal Information directly from you when you provide it to us. This occurs, for instance, when you contact us via email, telephone, or any other communication method.

Social Media: Personal Information that you opt to share publicly on social media platforms is collected by us. For example, we may gather data from your publicly visible social media profiles.

Website or Mobile App Activity: Personal Information is collected or obtained when you visit our Sites or utilize any features or resources offered on or through them. During site visits, certain information

may be automatically disclosed by your device and browser (such as device type, operating system, browser type, settings, IP address, language preferences, connection dates and times, and other technical details), some of which may be considered Personal Information.

Service Providers: We may obtain your Personal Information from service providers who assist us in providing products and services to you. These services may include insurance, tax-related assistance, title services, settlement services, bankruptcy services, foreclosure services, website hosting, data analysis, payment processing, IT infrastructure, customer service, email delivery, auditing, marketing, and market research.

Third Party Partners: Partners and third-party entities offering services such as legal expertise, tax expertise, notarization, auditing, and others may also provide us with your Personal Information.

Loan and Servicing Transactions: Your Personal Information is collected when engaging in transactions with other businesses. For example, we may obtain your Personal Information through the purchase or acquisition of your loan, servicing rights, or by subservicing your loan for another party.

Affiliates: Personal Information may be acquired from our affiliates or subsidiaries.

Public Record Sources: We gather Personal Information from various government sources at the federal, state, or local levels.

Business Customers: Information about individuals associated with our business customers (e.g., employees or board members) may also be obtained.

Categories of Third Parties We Share Personal Information With for Business Purposes Outlined in this Privacy Statement

Affiliates: Subsidiaries and affiliates of Statebridge Company, LLC are disclosed Personal Information as necessary to conduct our regular business operations and address our corporate structure.

Government Agencies: Personal Information may be disclosed to government and regulatory agencies as mandated by law and regulation.

Service Providers: We may share your Personal Information with service providers who assist us in delivering products and services to you. These services encompass insurance, tax-related assistance, bankruptcy services, foreclosure services, website hosting, data analysis, payment processing, IT infrastructure, customer service, email delivery, and auditing.

Third Party Partners: Partners and third-party entities offering services such as legal expertise, tax expertise, notarization, auditing, and others may also receive Personal Information.

Owner of Your Loan: If acting as the servicer of your mortgage loan for a third party, we may disclose your Personal Information to the owner of your loan or the owner of the servicing rights to that loan.

Data Aggregators:

How We Use Your Personal Information:

We employ your Personal Information to operate, oversee, and uphold our business operations, as well as to deliver our range of products and services, serving our business objectives. This includes:

Account Services: Managing various account services, encompassing the establishment, maintenance, and support of accounts initiated with us. This involves providing requested services, products, or information, alongside customer service functions such as processing orders, verifying customer details, facilitating payments, and offering financing options, all either directly or through service providers.

Employee Prospecting: Evaluating employment applications and conducting pre-employment screenings as part of recruitment and staffing activities. This ensures compliance with security and background screening procedures, aiding in the management and enhancement of our recruitment processes.

Workforce Administration: Administering compensation, benefits, and other work-related allowances as necessary, as well as managing employee performance assessments and information technology systems. This includes overseeing information security measures, including helpdesk support and IT infrastructure.

Security and Fraud Detection: Identifying and addressing security incidents, safeguarding against malicious, deceptive, fraudulent, or illegal activities, and taking appropriate action against perpetrators.

Debugging: Identifying and rectifying errors that may compromise existing functionalities within our systems and services.

Improvement of Products and Services: Verifying, maintaining, and enhancing the quality of our products and services, including monitoring activities performed by service providers.

Internal Research: Conducting internal research initiatives focused on technological development and innovation demonstrations.

Legal Obligations: Utilizing Personal Information to fulfill legal obligations as mandated by relevant regulations and statutes.

Audits: Leveraging Personal Information to fulfill corporate financial responsibilities, including internal and external audit requirements, accounting tasks, budget analysis, vendor management, and compliance audits.

Merger/Acquisition/Bankruptcy, etc.: Employing your Personal Information as part of merger, acquisition, bankruptcy, or other such transactions where a third party assumes control of our operations.

Commercial/Economic Interests: Utilizing Personal Information to support our commercial and economic interests, furthering our business objectives.

Table: The table outlines the categories of Personal Information collected about California Residents in the last 12 months and the corresponding third parties with whom we share Personal Information.

Categories of Personal Information (Refer to headings above)	Have We Collected This Personal Information in the Last 12 Months?	The Categories of Service Providers and Third Parties to Whom we Disclose Personal Information (Refer to headings above)
Identifiers	Yes	<ul style="list-style-type: none"> • Service Providers • Third Party Partners • Owner of your Loan • Government Agencies
Personal Information Under California Customer Records Law (Cal. Civ. Code § 1798.80(e)).	Yes	<ul style="list-style-type: none"> • Service Providers • Third Party Partners • Owner of your Loan • Government Agencies
Characteristics of Protected Classification Under California or Federal Law	Yes	<ul style="list-style-type: none"> • Service Providers • Third Party Partners • Owner of your Loan • Government Agencies
Commercial Information	No	N/A
Biometric Information	No	N/A
Internet and Electronic Network Activity Information	Yes	<ul style="list-style-type: none"> • Service Providers • Affiliates
Geolocation	No	N/A
Sensory Data	Yes	<ul style="list-style-type: none"> • Service Providers • Third Party Partners • Owner of your Loan • Government Agencies
Professional or Employment-Related Information	No	N/A
Non-Public Education Information	No	N/A
Inferences from Other Personal Information	No	N/A
Sensitive Personal Information	Yes	<ul style="list-style-type: none"> • Service Providers • Third Party Partners • Owner of your Loan • Government Agencies

Categories of Personal Information That We Have Disclosed for a Business Purpose in the Last 12 Months

In the preceding 12 months, we disclosed Personal Information for business purposes to the persons described in the Table above:

Identifiers

- Personal Information described in the California Customer Records Statute (see description above)
- Internet and Electronic Network Activity Information or other similar network activity
- Sensory data
- Sensitive Personal Information

Selling and Sharing Personal Information:

We do not sell or share any Personal Information, including Sensitive Personal Information. We also do not sell or share the Personal Information of minors under 16 years of age.

Your Rights under the CCPA:

The CCPA grants you certain rights regarding the collection, use, retention, correction, and disclosure of your Personal Information.

Submitting Requests:

To exercise your rights, you can submit a verifiable consumer request via phone or by visiting our website.

Verification Process:

We verify requests through existing authentication practices or by matching provided information with our records.

Response to Requests:

We aim to respond to requests within 45 days and will not charge you unless requests are excessive, repetitive, or manifestly unfounded.

Non-Discrimination:

We will not discriminate against you for exercising any of your CCPA rights.

Changes to California Privacy Statement:

We update this statement annually as required by law.

Your Rights under the CCPA

The CCPA grants you specific rights concerning the gathering, utilization, retention, correction, and disclosure of your Personal Information.

Your Right to Understand Personal Information Collection, Usage, or Disclosure

You reserve the right to demand that we furnish you with specific details regarding the Personal Information we gather, use, or disclose about you. You may also request information on the categories and specific pieces of data collected about you within the preceding 12 months that we can verify.

Specifically, you are entitled to request:

- The categories of Personal Information collected about you in the past 12 months.
- The sources from which we collected Personal Information about you.
- Our business purposes for collecting your Personal Information.
- The categories of third parties with whom we share your Personal Information.
- The categories of Personal Information we disclosed about you for business purposes in the past 12 months, along with the categories of third parties to whom we disclosed each category.
- The specific pieces of Personal Information we possess about you.

However, certain sensitive information, such as your Social Security number, driver's license number, financial account numbers, or health insurance details, will not be disclosed.

Your Right to Correct Inaccurate Information

You have the right to request corrections to any inaccurate Personal Information we hold about you. Upon receiving and verifying your request, we will endeavor to rectify any identified inaccuracies promptly, and we will also ensure that our service providers update your information accordingly.

The Right to Request Deletion of Personal Information

You may request the deletion of any Personal Information we have collected and retained about you. Upon verifying your request, we will promptly delete your Personal Information from our records and direct our service providers to do the same.

Submitting a Verifiable Request

To exercise your rights, you can submit a verifiable consumer request:

- By calling us at 866-Home-360
- By visiting [Welcome to Statebridge - Statebridge Company](#)

You may need to provide certain information for verification purposes, including your name, association with Statebridge Company, property address, and email address.

How We Verify Your Request

We verify your request through various means, such as password-protected accounts or requesting additional information for non-account holders. We will promptly inform you if we cannot verify your identity.

Our Response to Your Request

Upon receiving your verifiable request, we will confirm receipt within 10 business days and respond within 45 calendar days. If we require more time, we will notify you and provide an explanation. We do not charge for processing requests unless they are excessive or unfounded.

Authorized Agent for Requests

You may designate an authorized agent to act on your behalf, provided they submit proper authorization.

Non-Discrimination

We will not discriminate against you for exercising your CCPA rights, and we ensure that you receive equal treatment.

Changes to Our California Privacy Statement

We are obligated to update this statement annually. The last update was on 02/16/2024.

Contact Information

If you have any questions or concerns, please contact us:

Statebridge Company

P.O. Box 173313

Denver, CO 80217-3313

Phone: 1-866-Home-360