

PRIVACY POLICY FOR PENNYMAC CUSTOMERS WHO ARE CALIFORNIA RESIDENTS

This California Consumer Privacy Act of 2018 (“CCPA”) Privacy Policy supplements the information contained in PennyMac’s online “Privacy Policy” for PennyMac Loan Services, LLC and its affiliates (collectively, “PennyMac”, “we,” “us,” “our”). **We adopt this privacy policy to comply with the CCPA, and it applies solely to persons who reside in the State of California (“consumer” or “you”).**

The CCPA provides California residents with privacy rights related to the personal information businesses collected about you and your household. The purpose of this privacy policy is to provide you with a description of our business practices regarding the collection, use, disclosure, and sale of your personal information and of your rights regarding your personal information.

Under the CCPA, you have the right to know what personal information PennyMac collects, uses, discloses, and sells, the right to request the deletion of your personal information collected, and the right to opt-out of the sale of your personal information. However, these rights only extend to information covered by the CCPA, and because the CCPA does not cover all consumer information in all scenarios, only certain information is subject to the above referenced rights.

Exceptions:

The CCPA contains certain exceptions. For example, privacy rights established under the CCPA (including the right to know and right to delete) do not apply to personal information collected or disclosed pursuant to the Gramm-Leach-Bliley Act (GLBA) and the Fair Credit Reporting Act (FCRA). Such personal information may include, but is not limited to:

Identifiers (such as name, mailing address, email address, online identifier, internet protocol address, account number, telephone number, driver’s license number, passport number, social security number, date of birth); and **Customer records** (such as age, gender, marital status, annual income, employment or professional related information, account transactions, payment history, claims history, and consumer reports).

Information We May Collect:

Category	Examples	Collected Within the Previous 12 Months
Identifiers	A real name, alias, mailing address, unique personal identifier, online identifier Internet Protocol address, email address, account name, social security number, driver’s license number or state identification card number, date of birth, passport number, or other similar identifiers.	Yes
Any categories of personal information described in the California Customer Records Act (Cal. Civ. Code section 1798.80(e))	A name, signature, social security number, address, telephone number, passport number, driver’s license or state identification card number, education, employment, employment history, criminal history, credit history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	Yes
Characteristics of protected	Race, color, age (40 and older), national origin, ancestry, citizenship, mental or physical disability, sex/gender (includes pregnancy, childbirth, and related medical	Yes

classifications under California or federal law	conditions), sexual orientation, gender identity and gender expression, military or veteran status, marital status, medical condition, political affiliations or activities, primary language, immigration status, protected medical leaves.	
Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes
Biometric information	Physiological, biological or behavioral characteristics that can be used to establish individual identity, such as a fingerprint.	No
Internet or other electronic network activity	Browsing history, search history, and information regarding interaction with an Internet Web site, application, or advertisement.	Yes
Geolocation data	Physical location or movements.	No
Sensory data	Audio, electronic, visual, or similar information, such as a call recording.	Yes
Professional or employment-related information	Current or past employment history.	Yes
Non-public education information, per the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)	Education records that are directly related to a student and maintained by an educational agency or institution or by a party acting for the agency or institution, such as transcripts, graduation information, degree, licenses or certifications.	Yes
Inferences drawn from any personal information	A profile reflecting the consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Yes

Sources of Data Collected:

- Information you provided directly to us
- Information collected through our websites
- Information provided by third parties, such as lead providers, service providers, credit reporting agencies, or government entities
- Information collected using web technologies

How We May Use Your Data:

- Originating your loan
- Servicing your loan
- Marketing
- Analytics

Why We Might Share Your Data With Third Parties:

- Business purposes
- Activities related to the origination of your loan
- Activities related to the servicing of your loan
- Marketing
- Analytics

Who We May Share Your Data With and What We Might Share: *(Examples of each Category are included above)*

	Suppliers or Professional Service Firms	Affiliates	Regulators, Legal Authorities, or Other Similar Authorities and/or Agencies
Identifiers	X	X	X
Personal Information Categories	X	X	X
Protected Classification Characteristics	X	X	X
Commercial Information	X	X	X
Biometric Information			
Internet or other electronic network activity	X	X	X
Geolocation data			
Sensory data	X		X
Professional or employment-related information	X	X	X
Non-public education information	X	X	X
Inferences drawn from any personal information			

Sale of Data:

PennyMac does not sell personal information.

While we do not sell your information, we do share your information for the business purposes described above to the categories of third parties outlined above.

Right to Know:

You have the right to request that PennyMac disclose what categories of personal information we have collected, used, disclosed, and sold over the preceding 12 months.

Right to Access:

You have the right to request that PennyMac disclose what specific personal information we have collected, used, disclosed, and sold over the preceding 12 months.

Right to Request Deletion:

You have the right to request the deletion of the personal information we collected about you.

PennyMac may deny your request if there are any conflicts with our corporate record retention requirements, federal or state law, or if it falls under any other CCPA exception.

Right to Opt-Out of the Sale of Personal Information:

You have the right to opt-out of the sale of your personal information. PennyMac does not sell personal information. However, PennyMac does share personal information with our affiliates and outside companies that we do business with, to provide financial products or services to you. If you would like to opt out of the sharing of your personal information in this manner, complete and return our [California Privacy Notice](#).

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights:

PennyMac does not discriminate against you for exercising your CCPA privacy rights.

Authorized Third Party:

If you are an authorized third party (such as an attorney-in-fact) making a request on behalf of someone else, please contact us using one of the methods provided below.

How to Submit Your Request If You are a Resident of California:

To submit a request to know, access or delete your information, click on "[Submit a Request](#)" or call us toll-free at (866) 601-3518.

PennyMac will verify your identity using the personal information you provide, which must include your name, address, and email address.

Contact Information:

If you have any questions or concerns about our privacy policies and practices, you may contact PennyMac using the information below.

PennyMac Loan Services, LLC
Attention: Corporate Privacy
PO Box 788
Moorpark, CA 93020-9903
P: (866) 601-3518

A link to PennyMac's consumer privacy policies may be found at <https://www.pennymac.com/privacy>

This privacy policy was last updated on September 13, 2021, and is subject to change.