Effective Date: January 1, 2020

Last Revised on: June 25, 2020

Last Reviewed on: June 25, 2020

Ocwen Financial Corporation ("we" or "OFC") respects your privacy and are committed to providing a transparent notice of our Privacy Notice and Disclosure for California Residents. This Privacy Notice and Disclosure for California Residents applies solely to those who reside in the State of California ("consumers" or "you"). Liberty Home Equity Solutions, Inc. is a direct subsidiary of OFC, but all processes related to compliance with this act will be handled by PHH Mortgage Corporation (PHH), which manages all of the servicing-related activity for Ocwen. Thus, all communication related to this Act, should be sent to PHH's attention, as directed at the end of this notice. This notice is being provided on behalf of Ocwen Financial Corporation, and all of Ocwen's subsidiaries.

The purpose of this privacy notice and disclosure is to inform California residents, at or before the time of collection of personal information and to inform you as part of our privacy policies:

- Your "Right to Know" about personal information collected, used, and disclosed including:
  - What categories of personal information we collect from you and the purpose for its collection,
  - How we use those categories personal information,
  - o How we share the personal information you entrust to us,
- Transparency about personal information that we sell [or our commitment not to sell your data now or in the future], [and your right to opt-out of the sale of your personal information].
- Your "Right to Delete" personal information
- How to submit a verified consumer request for your Right to Know or Right to Delete
- How to use an authorized agent to submit a verified consumer request
- Your "Right to Non-Discrimination" for the exercise of a privacy right
- Other California privacy rights
- Changes to our privacy notice
- Our contact information

# **Privacy Notice and Disclosure for California Residents**

Please note that if you are a non-commercial borrower such as an individual with a residential home mortgage account with PHH Mortgage Corporation, GLBA and CalFIPA govern the collection, use, and sharing of that data related to that account, not CCPA and the rights set forth below.

#### **Your Right to Know**

You have the right to request that we disclose what personal information it collects, uses, discloses, and sells. You can do this through a verified consumer request. That process is described below in the section, "Submitting a Verified Consumer Request."

We collect personal information, which means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household ("personal information"). The following table includes disclosures of the personal information we collect from consumers and the purposes for which it is used, as well as lists of categories of consumers' personal information we have collected about consumers in the past 12 months, the categories of sources from which it was collected and categories of third parties with whom we share the personal information.

What personal information do we collect, use and share?				
We Collect/Use  We Have Collected/Used in the Past 12	ic	A. Identifiers: For example, a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security number, driver's license number, passport number, or other similar identifiers		
Months What is the purpose for how it is used?		categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:	
<ul> <li>To fulfill or meet to which the information.</li> <li>For our internal of the formation of</li></ul>	etion is provided beration purposed to consume ding ad compliance with detection and reparts of the current used to be consument processing or market and actoring, assolution, or after of some of the current processing or market and actoring, assolution, or after of some of the current processing or market and actoring, assolution, or after of some of the current processing or market and actoring, assolution, or after of some of the current processing or market and actoring, assolution, or after of some of the current processing or market and actoring and actoring	that you actively provide: We collect this information from sources including from online forms, email, and via telephone.  Information from your that you provide passively from your use of your sites and services: We collect this information from sources including from a web browser, e-mail, app, or smartphone.  Third Parties (information we collect about you from third party sources): We collect this from sources including credit	mortgage servicing platform provider)  Credit Reporting Agencies  Affiliates  Law firms  Third party special service providers  Government agencies (e.g., IRS)  Vendors Providing Services, such as:  Environmental Property Inspection Valuations Property Preservation Insurance	

concern or as part liquidation, or sim in which personal by us is among the transferred.  • Undertaking intertechnological devidemonstration  • Undertaking activity maintain the qual service or device manufactured, may or controlled by the service or devidemonstration.  • To share the person with service providents business purposed.	illar proceed information end research elopment a ities to verifity or safeth that is ownered anufactured he businesside, or enhalice that is canufactured he businesside, or enhalice that is canufactured he businessional informations to carried the carried to carried the businessional informations to carried the to carried the to carried the businessional informations to carried the same and the carried the to carried the same and the carried the same and the carried th	h for and fy or a ed, ance owned, d for, and ance owned, d for, a different for a diffe		
We Collect	$\boxtimes$	exampl	le, a name, signature, Socia	les from Cal. Civ. Code § 1798.80(e): For all Security number, physical characteristics or
We Have	$\boxtimes$			umber, passport number, driver's license or property insurance policy number, education,
Collected in the				y, bank account number, credit card number,
Past 12 Months			ard number, or any other f	•
What is the purpo	se for how	it is	What are the	This category of personal information has
used	!?		categories of sources from which the	been disclosed in the preceding 12 months
			personal information	to the following third parties for a business purpose:
			was collected?	Par pose.
To fulfill or meet to	the reason	for	Information from you	Software as a Service Providers (e.g.,
which the informa	ation is pro	vided	that you actively	mortgage servicing platform provider)
• For our internal operation purposes			provide: We collect	Credit Reporting Agencies

usea?	from which the personal information was collected?	to the following third parties for a business purpose:
<ul> <li>To fulfill or meet the reason for which the information is provided</li> <li>For our internal operation purposes</li> <li>For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>Fraud and security detection</li> <li>Debugging to identify and repair errors</li> </ul>	<ul> <li>Information from you that you actively provide: We collect this information from sources including from online forms, email, and via telephone.</li> <li>Third Parties (information we collect about you from third party</li> </ul>	<ul> <li>Software as a Service Providers (e.g., mortgage servicing platform provider)</li> <li>Credit Reporting Agencies</li> <li>Affiliates</li> <li>Law firms</li> <li>Third party special service providers</li> <li>Government agencies (e.g., IRS)</li> <li>Vendors Providing Services, such as:         <ul> <li>Environmental</li> <li>Property Inspection</li> <li>Valuations</li> <li>Property Preservation</li> </ul> </li> </ul>

What is the purpo		IS	What are the categories of sources from which the	been disc	gory of personal information has closed in the preceding 12 months lowing third parties for a business purpose:
Collected in the Past 12 Months				l	
We Collect We Have	a a	C. Char and ger		al Protected	Classifications: For example, age
To share the perso with service provide other business put	onal informat ders to carry				
technological deve demonstration  Undertaking activi maintain the quali service or device t manufactured, ma or controlled by th to improve, upgra the service or devi manufactured, ma or controlled by th	ties to verify ty or safety of hat is owned inufactured for he business, a de, or enhan- ice that is own	or of a l, for, and ce ned,			
verification, paym and providing serve business or service financing, advertise analytics)  To evaluate or condivestiture, restructive reorganization, discorder sale or transformer or as part liquidation, or simin which personal by us is among the transferred.  Undertaking intervi	rices on beha e provider (e. sing or marke duct a merge cturing, ssolution, or efer of some of ther as a goil of a bankrup ilar proceedi information	or all of otcy, held			Trustee Services
<ul> <li>Short-term data u interaction that is a profile</li> <li>Servicing transacti (e.g., customer seand servicing account)</li> </ul>	not used to lons and accorvice, maintaunts, custom	build bunts ining ner	sources): We collect this from sources including credit reporting agencies.	0 0 0	Insurance Title Service Collections Loss Mitigation Real Estate Owned Management Foreclosure, Bankruptcy, Closing,

# personal information was collected?

- To fulfill or meet the reason for which the information is provided
- For our internal operation purposes
- For auditing relating to consumer transactions including ad impressions and compliance with regulations
- Fraud and security detection
- Debugging to identify and repair errors
- Short-term data use for the current interaction that is not used to build a profile
- Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.

- Information from you that you actively provide: We collect this information from sources including from online forms, email, and via telephone.
- Third Parties

   (information we collect about you from third party sources): We collect this from sources including credit reporting agencies.

- Software as a Service Providers (e.g., mortgage servicing platform provider)
- Credit Reporting Agencies
- Affiliates
- Law firms
- Third party special service providers
- Government agencies (e.g., IRS)
- Vendors Providing Services, such as:
  - Environmental
  - Property Inspection
  - Valuations
  - Property Preservation
  - o Insurance
  - Title Service
  - Collections
  - o Loss Mitigation
  - > Real Estate Owned Management
  - Foreclosure, Bankruptcy, Closing, Trustee Services

To share the person with service provide other business pure well as the collect well as the collected in the past 12 Months	rposes.	D. Com produc consun	ts or services purchased, c ning histories or tendencie	btai s.	nple, records of personal property, ined, or considered, or other purchasing or
<ul> <li>What is the purpose used</li> <li>To fulfill or meet to which the information of the formation of the format</li></ul>	he reason tion is proveration pure to consider adompliance of detection tify and researched to the constant and accruice, main unts, custoent procesorices on being provider of the constant and accruices on being provider of the constant procesorices on being provider of the constant according to the con	for vided urposes umer with pair current o build counts taining omer sing) half of (e.g.,	What are the categories of sources from which the personal information was collected?  Information from you that you actively provide: We collect this information from sources including from online forms, email, and via telephone.  Third Parties (information we collect about you from third party sources): We collect this from sources including credit reporting agencies.	b	Chis category of personal information has een disclosed in the preceding 12 months the following third parties for a business purpose:  Software as a Service Providers (e.g., mortgage servicing platform provider) Credit Reporting Agencies Affiliates Law firms Third party special service providers Government agencies (e.g., IRS) Vendors Providing Services, such as:  Environmental Property Inspection Valuations Property Preservation Insurance Title Service Collections Collections Real Estate Owned Management Foreclosure, Bankruptcy, Closing, Trustee Services
<ul> <li>financing, advertising or marketing, analytics)</li> <li>To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</li> </ul>					

<ul> <li>Undertaking interior</li> </ul>		_				
technological development and demonstration						
<ul> <li>Undertaking activities to verify or maintain the quality or safety of a</li> </ul>						
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service or device t manufactured, ma						
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to improve, upgra						
the service or devi						
manufactured, ma		,				
or controlled by th		- ,				
<ul> <li>To share the person</li> </ul>		tion				
with service provi						
other business pur	rposes.					
	1					
We Collect				ample, physiological, biological or behavioral		
				idual's deoxyribonucleic acid (DNA), that can		
We Have		be used, singly or in combination with each other or with other identifying dat to establish individual identity. Biometric information includes, but is not limit				
Collected in the			· · · · · · · · · · · · · · · · · · ·	gerprint, face, hand, palm, vein patterns, and		
Past 12 Months						
		voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or				
		rhythms, gait patterns or rhythms, and sleep, health, or exercise data that				
	r	rhythm	s, gait patterns or rhythms	s, and sleep, health, or exercise data that		
		-	s, gait patterns or rhythm: identifying information	s, and sleep, health, or exercise data that		
		-		s, and sleep, health, or exercise data that		
	С	contain	identifying information			
We Collect	C	contain  F. Inter	identifying information net or Other Similar Netw	vork Activity: For example, browsing history,		
	S F s	F. Inter	net or Other Similar Netwhistory, and information re	vork Activity: For example, browsing history, egarding a consumer's interaction with an		
We Have	S F s	F. Inter	identifying information net or Other Similar Netw	vork Activity: For example, browsing history, egarding a consumer's interaction with an		
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We Have Collected in the Past 12 Months What is the purpos used  • To fulfill or meet t which the informa • For our internal op • For auditing relation	se for how it?  The reason for a stion is providue or a consum ding ad	F. Intersearch Interne	net or Other Similar Netwhistory, and information or Web site, application, or What are the categories of sources from which the personal information was collected?  Information from you that you provide passively from your use of our sites and services: We collect	vork Activity: For example, browsing history, egarding a consumer's interaction with an advertisement  This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:  Software as a Service Providers (e.g., mortgage servicing platform provider)  Affiliates		
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errors  Short-term data us interaction that is a profile  Servicing transacti (e.g., advertising or analytics)  To evaluate or condivestiture, restructive reorganization, distorter sale or transformer or as part liquidation, or simin which personal by us is among the transferred.  Undertaking interactive demonstration  Undertaking activities maintain the qualities service or device to manufactured, material or controlled by the to improve, upgrate the service or device or	<ul> <li>Short-term data use for the current interaction that is not used to build a profile</li> <li>Servicing transactions and accounts (e.g., advertising or marketing, analytics)</li> <li>To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</li> <li>Undertaking internal research for technological development and demonstration</li> <li>Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned,</li> </ul>		e-mail, app, or smartphone.			
<ul> <li>the service or device that is owned, manufactured, manufactured for, or controlled by the business.</li> <li>To share the personal information with service providers to carry out other business purposes.</li> </ul>						
We Collect			ocation Data: For example s physical location	e, information that can be used to determine a		
We Have Collected in the						
Past 12 Months						
We Collect	$\boxtimes$		-			
We Have Collected in the Past 12 Months		<b>H. Sensory or Surveillance Data:</b> For example, audio, electronic, visual, or similar information that can be linked or associated with a particular consumer or household.				

What is the purpose for how it is used?	What are the categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:
<ul> <li>To fulfill or meet the reason for which the information is provided</li> <li>For our internal operation purposes</li> <li>For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>Fraud and security detection</li> <li>Debugging to identify and repair errors</li> <li>Short-term data use for the current interaction that is not used to build a profile</li> <li>Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics)</li> <li>To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</li> <li>Undertaking internal research for technological development and demonstration</li> <li>Undertaking activities to verify or maintain the quality or safety of a service or device that is</li> </ul>	Information we record when you contact us through our call center.	<ul> <li>Software as a Service Providers (e.g., mortgage servicing platform provider)</li> <li>Credit Reporting Agencies</li> <li>Affiliates</li> <li>Law firms</li> <li>Third party special service providers</li> <li>Government agencies (e.g., IRS)</li> <li>Vendors Providing Services, such as:         <ul> <li>Environmental</li> <li>Property Inspection</li> <li>Valuations</li> <li>Property Preservation</li> <li>Insurance</li> <li>Title Service</li> <li>Collections</li> <li>Loss Mitigation</li> <li>Real Estate Owned Management</li> <li>Foreclosure, Bankruptcy, Closing, Trustee Services</li> </ul> </li> </ul>

owned, manufacti							
manufactured for, or controlled by the business, and to improve,							
upgrade, or enhance the service							
or device that is o							
manufactured, ma	anufactured						
for, or controlled l	by the						
business.							
To share the person							
information with							
providers to carry business purposes							
business purposes	).						
We Collect	1 <b>1 Y</b> 1				Information: For example, e reviews, personnel files and current		
We Have			st job history.	, i i i i i i i i i i i i i i i i i i i	e reviews, personner mes una current		
Collected in the		•	,				
Past 12 Months							
What is the purpo	se for how i	t is	What are the	This	s category of personal information has		
used			categories of sources		n disclosed in the preceding 12 months		
			from which the	to the following third parties for a busine			
			personal information		purpose:		
T ( )(())			was collected?		6 . 6 . 1 /		
To fulfill or meet t  which the information			Information from you     that you actively		oftware as a Service Providers (e.g.,		
<ul><li>which the informa</li><li>For our internal or</li></ul>	•		that you actively provide: We collect		nortgage servicing platform provider) redit Reporting Agencies		
For auditing relati	•	•	this information from		ffiliates		
transactions include	_		sources including		aw firms		
impressions and c	ompliance w	vith	from online forms, e-	• T	hird party special service providers		
regulations			mail, and via	• G	overnment agencies (e.g., IRS)		
<ul> <li>Fraud and security</li> </ul>			telephone.	• V	endors Providing Services, such as:		
Debugging to iden	itify and rep	air	• Third Parties		<ul> <li>Environmental</li> </ul>		
errors  • Short-term data u			(information we collect about you		<ul> <li>Property Inspection</li> </ul>		
interaction that is			from third party		<ul><li>Valuations</li><li>Property Preservation</li></ul>		
a profile	not asca to	bunu	sources): We collect		o Insurance		
<ul> <li>Servicing transactions and accounts</li> </ul>			this from sources		<ul><li>Title Service</li></ul>		
(e.g., customer service, maintaining			including credit		<ul> <li>Collections</li> </ul>		
and servicing accounts, customer			reporting agencies.		<ul> <li>Loss Mitigation</li> </ul>		
verification, payment processing)					<ul> <li>Real Estate Owned Management</li> </ul>		
and providing services on behalf of					<ul> <li>Foreclosure, Bankruptcy, Closing,</li> </ul>		
business or service provider (e.g.,					Trustee Services		
financing, advertising or marketing, analytics)							
	<ul><li>To evaluate or conduct a merger,</li></ul>						
divestiture, restru	-						

other sale or transfer of some or all
of our assets, whether as a going
concern or as part of a bankruptcy,
liquidation, or similar proceeding,
in which personal information held
by us is among the assets
transferred.
Undertaking internal research for
technological development and
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- demonstration
- Undertaking activities to verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by the business, and to improve, upgrade, or enhance the service or device that is owned, manufactured, manufactured for, or controlled by the business.
- To share the personal information with service providers to carry out other business purposes.

We Collect	X
We Have Collected in the Past 12 Months	$\boxtimes$

**J. Education Information** (defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)): Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual's identity in relation to an educational institution either directly or indirectly through linkages with other information.

What is the purpose for how it is used?	What are the categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:
<ul> <li>To fulfill or meet the reason for which the information is provided</li> <li>For our internal operation purposes</li> <li>For auditing relating to consumer transactions including ad impressions and compliance with regulations</li> <li>Fraud and security detection</li> <li>Debugging to identify and repair errors</li> </ul>	<ul> <li>Information from you that you actively provide: We collect this information from sources including from online forms, email, and via telephone.</li> <li>Third Parties (information we</li> </ul>	<ul> <li>Software as a Service Providers (e.g., mortgage servicing platform provider)</li> <li>Affiliates</li> <li>Third party special service providers</li> <li>Government agencies (e.g., IRS)</li> <li>Vendors Providing Services, such as:         <ul> <li>Insurance</li> <li>Title Service</li> <li>Collections</li> <li>Loss Mitigation</li> </ul> </li> </ul>

<ul> <li>Short-term data us interaction that is raprofile</li> <li>Servicing transaction (e.g., customer servicing account verification, paymer and providing service financing, advertisition analytics)</li> <li>To evaluate or conditivestiture, restruct reorganization, disconter sale or transform of our assets, whet concern or as particular concern or as particular in which personal in by us is among the transferred.</li> <li>Undertaking internate chnological developmentation</li> <li>Undertaking activition maintain the qualities service or device the manufactured, manufactured,</li></ul>	ons and accordice, maintal ants, customent processing ces on behalf provider (e. ng or marked duct a merge turing, solution, or fer of some of a bankrup formation lassets al research formation lassets and information lassets are to carry	ouild  ounts ining ner ng) lf of g, eting, eting, held for d or of a lf, for, and ce yned, for,	collect about you from third party sources): We collect this from sources including credit reporting agencies.		0 0	Real Estate Owned Management Foreclosure, Bankruptcy, Closing, Trustee Services
We Collect			• •			n from personal information to
We Have Collected in the Past 12 Months		haract	·	nds, predi	_	he consumer's preferences, ositions, behavior, attitudes,

# Please note that Personal Information does not include:

Publicly available information from government records.

- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - 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 (CalFIPA), and the Driver's Privacy Protection Act of 1994.

We will not collect additional categories of personal information without providing you a new Notice at Collection disclosing those categories. We will not use your personal information for a purpose materially different from those disclosed in this Notice at Collection unless we directly notify you and obtain explicit consent to use it for the new purpose.

### What we Sell and Right to Opt-Out

We do not sell the personal information of minors under 16 years of age without affirmative authorization. We do not and will not sell your personal information.

## Your Right to Request Deletion of Your Personal Information

You have the right to request that we delete any of your personal information collected or maintained by us, subject to certain exceptions. You can do this through a verified consumer request. That process is described below in the section, "Submitting a Verified Consumer Request."

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public
  interest that adheres to all other applicable ethics and privacy laws, when the information's
  deletion may likely render impossible or seriously impair the research's achievement, if you
  previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.

 Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

### **Submitting a Verified Consumer Request**

You have the right to submit verified consumer requests to know information or for deletion. The request to know can be for any or all of the following about you:

- (1) Specific pieces of personal information that we have;
- (2) Categories of personal information we have collected;
- (3) Categories of sources from which the personal information is collected;
- (4) Categories of personal information that we have sold or disclosed for a business purpose;
- (5) Categories of third parties to whom the personal information was sold or disclosed for a business purpose; and
- (6) The business or commercial purpose for collecting or selling personal information.

The request to delete is to delete any of your personal information collected or maintained by us, subject to certain exceptions.

You may only make a verifiable consumer request to know information twice within a 12-month period. 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 a verifiable consumer request to verify the requestor's identity or authority to make the request.

You can submit requests using the following <u>webform</u> or by calling [1-877-726-5793]. Your request will be verified using information you provide as described on the <u>webform</u>. If you call [1-877-726-5793] you will be asked to provide the same information requested on the <u>webform</u> for verification purposes.

Once we receive your verifiable consumer request, we will send you an acknowledgement letter within 10 days which will describe our verification process. We will respond to your request within 45 days, if we are able to verify your identity. Requests for deletion will require a separate confirmation that you want your information deleted.

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

Please note we are unable to disclose or provide you with your Social Security Number, Driver's License Number, or other government issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answers.

Using an Authorized Agent to Submit a Request

Only you, a person registered with the California Secretary of State, or a person you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. If you use an authorized agent, you may provide a power of attorney executed pursuant to California Probate Code sections 4000 to 4465. If a power of attorney that meets those provisions is not submitted, you will be required to verify your identity directly by submitting a verified consumer request according to the procedures in the section "Submitting a Verified Consumer Request." If anyone purporting to be an authorized agent for a consumer contacts us, we will require proof that the authorized agent has been authorized to act on the consumer's behalf.

## Your Right to Non-Discrimination for the Exercise of a Privacy Right

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

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

#### **Other California Privacy Rights**

We do not respond to Web browser "do not track" signals or other mechanisms. Other parties may collect personally identifiable information about your activities over time and across different Web sites when a consumer uses our Web site or service.

#### **Changes to Our Privacy Notice**

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, 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 for More Information**

If you have any questions or comments about this notice, the ways in which we collect and use your information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Preferred Method of Contact for the guickest response:

Please advise that you are a customer of Liberty and not PHH, in your request

Phone: [1-877-726-5793]

Website: [WEBSITE CONTACT URL]

You may also contact us at:

Email: <a href="mailto:customerservice@mortgagequestions.com">customerservice@mortgagequestions.com</a>

Postal Address:

PHH Mortgage Corporation

Attn: CCPA Customer Service

P.O. BOX 24736

West Palm Beach, FL 33416-4736