

Privacy Policy

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Your privacy is important to us at Bay Equity LLC and its affiliates and subsidiaries (collectively “**Bay Equity**,” “**we**,” “**us**,” or “**our**”), and we are committed to safeguarding, preserving, and respecting your privacy rights. This online privacy statement (the “**Statement**” or “**Policy**”) describes how we collect, use, disclose, and secure the personal information we gather about you through our websites, <https://bayequityhomeloans.com/> (the “**Site**”), our applications and when you interact with us as a customer or otherwise (collectively, the “**Services**”).

For purposes of this Statement, personal information means data that classifies as personal information, personal data, personally identifiable information, or similar terms under applicable data privacy and security laws and regulations. It does not include data excluded or exempted from those laws and regulations. Nothing in this Statement will constitute an admission or evidence that any particular data privacy or information security law or regulation applies to Bay Equity generally or in any specific context.

This Policy expressly incorporates any privacy notices we may issue to supplement this Policy, for example if required by law. Depending on your residency, a supplemental privacy notice may apply to you. For example, if you are a California resident, please view our [California Privacy Policy](#).

1. You Consent to This Statement

You should read this Statement carefully, so that you understand our privacy practices. We recommend printing and retaining a copy for your future reference. By accessing, browsing, downloading, or otherwise using the Services, you confirm that you have read, understood, and agreed with this Statement. If you do not agree to this Statement, you may not use the Services.

This Statement applies regardless of how the Services are accessed and will cover any technologies or devices by which we make the Services available to you. Your use of our Services, and any dispute over privacy, is subject to this Policy and our [Terms of Use](#) incorporated by reference into this Policy.

We may provide you with additional privacy notices where we believe it is appropriate to do so. It is important that you read this Statement together with any other privacy notice or terms we may provide on specific occasions, so that you are fully aware of how and why we are using your data.

If you have any questions or concerns about our personal information policies or practices, you can contact us in the methods described in the “**Contact Us**” section below.

2. What Types of Information Do We Collect?

We collect information you voluntarily provide directly to us, information that we collect automatically when you interact with the Services, and information collected from third parties. The categories of personal information that we collect and the purposes for which we collect that information are described below.

Categories of Personal Information We Collect

The following list describes the categories of personal information we collect.

- *Account Information* includes name, company, zip code, email address, username, and password. We collect this information when you provide it directly to us.
- *Analytics Information.* We collect certain analytics information automatically as you navigate our Services. This includes cookies, tracking pixels, tags or similar tools. For more information, please view the “**How Do We Use “Cookies” and Other Tracking Technologies?**” section below.
- *Contact Information* includes name, title, zip code, email address, and phone number. We collect this information when you provide it directly to us such as signing up for newsletters or filling out a form.
- *Demographic Information* includes name, email address, place of employment, type of employment, industry, household income, race, ethnicity, gender, and age. We collect this information when you provide it directly to us, as part of a residential mortgage loan application.
- *Device Information* includes hardware model, screen size, language and other settings, internet service provider, internet domain, TCP configuration parameters, operating system, application version number, browser, names, and IP addresses. We collect this information automatically as you navigate our Services.
- *Email Interaction Information* includes IP address, location information, and cookies. We collect this information when you interact with our marketing emails such as by clicking on links in those emails. If you email us, we will collect your email address and any information contained in the email.
- *Financial Information* includes requested loan amount, purpose for loan, name, email, phone number, birthdate, address, gross annual income, home price, down payment, loan term, interest rate, employer name, employment type, length of time with current employer, housing type, and monthly housing payment. We collect this information when you provide it directly to us through the residential mortgage application process.
- *Geolocation Information* includes information about your actual location, which may

be determined from GPS and other sensors that may reveal information on or nearby devices, Wi-Fi access points, and cell towers. We collect this information automatically as you navigate our Services.

- *Interests and Preferences* includes interested products and information regarding newsletters you would like to receive. We collect this information when you provide it directly to us.
- *Payment Information* includes name, address, phone number, and debit or credit card information. We collect this information when you provide it directly to us. We do not retain credit card information.
- *Responses to Surveys and Questionnaires* includes any information you provide to us when you voluntarily complete market research surveys such as full name, email address, and phone number..

Purposes for Collection of Personal Information

The following chart identifies the purposes for which we may collect your personal information, as well as information regarding our use and disclosure of that personal information. Please note that we may not collect each category of information about each user of our Services.

Purpose	Categories of Personal Information	Targeted Ad / Sales	Data Shared with Third Parties	Categories of Third Parties
Account Creation as part of a residential mortgage inquiry, application, and Management	Account Information Demographic Information Contact Information Financial Information Interests and Preferences Geolocation Information	No / No	Financial and Contact Information is specific to the residential mortgage loan process.	Title and Settlement Companies, Appraisal Company, and other services required for loan approval and funding a residential mortgage loan Affiliates of Bay Equity
Newsletter	Analytics Information Contact Information Interests and Preferences Device Information	Yes / No	Email Lists Device Information Analytics Information	Analytics Providers Affiliates of Bay Equity
Purchase of Services (unrelated to the specific residential mortgage application)	Contact Information Payment Information Commercial History Financial Information	No / No	N/A	N/A

Purpose	Categories of Personal Information	Targeted Ad / Sales	Data Shared with Third Parties	Categories of Third Parties
Marketing and Advertising	Analytics Information Contact Information Device Information Interests and Preferences	Yes / Yes	Email Lists Analytics Information	Analytics Providers Affiliates of Bay Equity
Analytics and Research	Analytics Information Contact Information Interests and Preferences Responses to Surveys and Questionnaires Financial Information Device Information	Yes / No	Contact Information Interests and Preferences Analytics Information Device Information	Analytics Providers Affiliates of Bay Equity
Customer Service	Contact Information Contents of Communications and Requests	Yes / No	Contact Information	N/A
Website Security and Maintenance	Analytics Information Device Information Geolocation Information	No / No	N/A	N/A

Other Ways We May Collect, Use, or Share the Information

We may also reserve the right to collect, use, or share personal information for the following purposes:

- *For legal purposes.* We reserve the right to cooperate with local, provincial, state, federal and international officials in any investigation requiring either personal information or reports about lawful or unlawful user activity on this site. We also reserve the right to share your personal information to establish, exercise, or defend our legal and property rights, including providing information to others for the purposes of fraud prevention. We may also share your personal information with any person who we reasonably believe may apply to a court or other competent authority for disclosure of that personal information where, in our reasonable opinion, such court or authority would be reasonably likely to order disclosure of that personal information.

If we are ordered by a legal process or government to provide data about one or more individual users, we will notify those users of our compliance with that order, to the extent permitted by law.

- *Business transactions or mergers.* We reserve the right to share your personal

information to third parties as part of any potential business or asset sale, merger, acquisition, investment, round of funding, or similar type of transaction. Additionally, if we are entering into a corporate transaction with a third party, we may receive personal information in connection with the diligence. If we close a transaction, the third party may transfer personal information, which we would use as described in this Policy.

- *Bankruptcy or insolvency.* In the event of bankruptcy, insolvency, or dissolution proceedings, we may share your personal information with third parties as part of the sale or reorganization process.
- *Information from our partners.* We may collect information from our partners such as market research firms and our affiliates, subsidiaries, joint ventures, or other companies under common control. We may combine that information with other information we collect about you, but we will always use the information as described in this Policy. We may also share information with our affiliates, subsidiaries, joint ventures or other companies under common control.
- *So Others Can Market to You.* As detailed more fully below and in our [California Privacy Notice](#), we use certain cookies or pixels that may collect personal information so that it can be used in connection with the marketing efforts of third parties. In those instances, your personal information may be used for third parties to serve unsolicited information, services, or products to you.

3. How Do We Use “Cookies” and Other Tracking Technologies?

We may send one or more cookies to your computer or other device. We may also use other similar technologies such as tracking pixels, tags, or similar tools when you visit our Services. These technologies can collect data regarding your operating system, browser type, device type, screen resolution, IP address, and other technical information, as well as navigation events and what you click on as you interact with our Services. This information allows us to understand how you use the Services.

What Are Cookies?

Cookies are small files created by websites, including our Services, that reside on your computer's hard drive and that store information about your use of a particular website. When you access our Services, we use cookies and other tracking technologies to:

- Estimate our audience size and usage patterns;
- Store information about your preferences, allowing us to customize our Services according to your individual needs;
- Contact you to provide you with information or services that you request from us;
- Advertise new content, events, and services that relate to your interests;

- Provide you with more personalized content that is most relevant to your interest areas; and
- Recognize when you return to our Services.

We set some cookies ourselves and others are set by third parties. You can manage your Cookies preference as described in the “**Managing Your Cookies**” section below.

What Types of Cookies Do We Use and Why?

The following chart lists the different types of cookies that we and our service providers use on the Services, examples of who serves those cookies and links to the privacy notices and opt-out information of those cookie servers.

Types of Cookies	Purpose	Who Serves (for example)
Essential	These cookies are required for the operation of the Services and enable you to move around the Services and use its features. Disabling these cookies can negatively impact the performance of Services.	<ul style="list-style-type: none"> • Bay Equity • Adobe Typekit • Google
Functionality	These cookies are used to recognize you when you return to the Services. This enables us to personalize content for you and remember your preferences. These cookies also enable your interactions with the Services such as emailing us and customer support chat.	<ul style="list-style-type: none"> • Google
Analytics, Performance, and Research	These cookies, beacons, and pixels allow us to analyze activities on the Services. They can be used to improve the functioning of the Services. For example, these cookies recognize and count the number of visitors and see how they move around the Services. Analytics cookies also help us measure the performance of our advertising campaigns to help us improve them and to optimize the content on the Services for those who engage with our advertising.	<ul style="list-style-type: none"> • Google • Segment • Meta Pixel
Advertising	These cookies and pixels are used to deliver relevant ads, track ad campaign performance, or track email marketing.	<ul style="list-style-type: none"> • Google • Meta Pixel

We do not disclose information to any third party that identifies a specific person as having viewed specific video materials.

How Long Do Cookies Stay on My Device?

Some cookies operate from the time you visit the Services until the end of that particular browsing session. These cookies, which are called “session cookies,” expire and are automatically deleted when you close your Internet browser.

Some cookies will stay on your device between browsing sessions and will not expire or automatically delete when you close your Internet browser. These cookies are called “persistent cookies” and the length of time they will remain on your device will vary from cookie to cookie. Persistent cookies are used for a number of purposes, such as storing your preferences so that

they are available for your next visit and to keep a more accurate account of how often you visit the Services, how your use of the Services may change over time, and the effectiveness of advertising efforts.

Managing Your Cookies

It may be possible to block cookies by changing your Internet browser settings to refuse all or some cookies. If you choose to block all cookies (including Essential cookies), you may not be able to access all or parts of the Services.

You can find out more about cookies and how to manage them by visiting <https://www.aboutcookies.org/>.

Does the Site Respond to “Do Not Track” Signals?

You have the right to opt-out of the sale or sharing of your personal information by a business subject to certain laws and regulations.

We recognize the Global Privacy Control. Your browser must be able to support the Global Privacy Control for us to recognize your opt-out preference signal. Please note that opt-out choices may be stored via cookies. If you clear cookies, if your browser blocks cookies, or if you view the page from a different browser or device, your opt-out choice may no longer be logged or recognized.

4. For more information, please select Privacy Choices from the bottom left corner of our website. Oregon Users’ Rights

If you are a resident of Oregon, you are entitled to various privacy rights. The chart below explains these rights. If you are a resident of Oregon and wish to exercise any of the following rights listed in the chart below, please contact us using the information set forth in the “Contact Us” section below. To Exercise your right to opt out, please visit our “Your Privacy Choices” page.

Consumer Right	Explanation
Right to Know/Access	You have the right to confirm whether we are processing your personal data and to know the categories of personal data we are processing or have processed.
Right of Correction	You have the right to correct inaccuracies in your personal data, taking into account the nature of the personal data and the purposes of the processing of the personal data.
Right of Deletion	You have the right to delete your personal data provided by you or obtained about you, and derived data.

Consumer Right	Explanation
Right of Portability	<p>You have the right to obtain your personal data in a portable and—to the extent technically feasible—readily usable format that allows you to transmit the data to another entity without hindrance.</p> <p><i>*Note:</i> We may charge a reasonable fee to cover the administrative costs of complying with a second or subsequent request.</p>
Right to Opt-out:	<p>You have the right to opt-out of the processing of your personal data for the purposes of:</p> <ul style="list-style-type: none"> (1) Targeted advertising; (2) The sale of personal data; and (3) Profiling in furtherance of decisions that produce legal or similarly significant effects concerning you. <p>To opt-out, please visit our “Your Privacy Choices” page.</p>

Sensitive Information

We will process any sensitive personal data that we collect in accordance with any applicable privacy laws. In some instances, that means we will not collect sensitive personal data without first obtaining your consent.

Exercising Your Rights

If you wish to exercise one of the above rights, please contact us please visit our “Your Privacy Choices” page, which can be accessed through the button in the bottom left corner of the Site. Please note that some popup blockers may prevent the “Your Privacy Choices” page from properly loading.

If necessary, we may request additional information reasonably necessary to authenticate you and your request.

In certain circumstances, you may make a request on behalf of another such as if you are an authorized agent or the parent or guardian of a child on behalf of whom you wish to exercise their rights.

We will respond to these consumer requests, if applicable, within 45 days of receipt of the request and without undue delay. If we need to extend this period, we will notify you of the delay and explain the reasonably necessary justifications for our delay.

We will provide responses to your requests free of charge unless certain exclusions apply, depending on the state in which you reside.

Appealing a Rights Request Decision

If we deny your request to exercise your applicable consumer privacy rights, you may have the right to appeal our decision. To do this, you may email us at customercare@bayeq.com. In the email appeal, please specify the right(s) you requested to exercise and the date you made such a request.

We will inform you in writing within 45 days of any action taken or not taken in response to the appeal. We will also provide a written explanation of the reasons for our decisions regarding your request(s).

5. Nevada Users' Rights

Under Nevada law, certain Nevada consumers may opt out of the sale of certain personally identifiable information (“**Covered Information**”) for monetary consideration to a person for that person to license or sell such information to additional persons. “Covered Information” includes first and last name, address, email address, phone number, Social Security number, an identifier that allows a specific person to be contacted either physically or online, or any other information concerning a person collected from the person through our Services and maintained in combination with an identifier in a form that makes the information personally identifiable.

If you are a Nevada resident who has purchased or leased goods or services from us, you may (A) submit a request to opt out of any potential future sales, and/or (B) request changes to your covered information under by emailing us at customercare@bayeq.com. Please note we will take reasonable steps to verify your identity and the authenticity of the request.

6. Advertising and Marketing Choice

We respect your rights in how your personal information is used and shared. If at any time you would like to unsubscribe from receiving future emails, you can email us at customercare@bayeq.com or follow the instructions at the bottom of each email, and we will promptly remove you from marketing correspondence. Please note, however, that we may still need to contact you regarding other matters.

For additional information on your rights with respect to nonpublic personal information governed by the Gramm-Leach-Bliley Act, view our Financial Privacy Disclosure [here](#). Please also feel free to contact us with any questions through the contact information provided below in the “**How to Contact Us**” section.

7. How Long Is Your Personal Information Kept

We will retain your personal information until the personal information is no longer necessary to accomplish the purpose for which it was provided. We may retain your personal information for longer periods for specific purposes to the extent that we are obliged to do so in accordance with

applicable laws and regulations, to protect you, other people, and us from fraud, abuse, an unauthorized access, as necessary to protect our legal rights, or for certain business requirements.

We will delete your personal information when it is no longer necessary for the purpose for which it was collected, or upon your request, subject to exceptions as discussed in this Statement or under applicable law, contract, or regulation.

8. Our Commitment to Data Security

The security of your personal information is important to us. We take various reasonable organizational, administrative, and technical measures to protect your personal information from unauthorized access, disclosure, alteration, or destruction. If required by law to do so, we will notify you and/or the relevant supervisory authority in the event of a data breach.

However, we cannot and do not guarantee complete security, as it does not exist on the Internet.

9. Third Party Links

Bay Equity's Services may contain links to third-party websites. When we provide links, we do so only as a convenience, and we are not responsible for any content of any third-party website or any links contained within. It is important to note that this Statement only applies to Bay Equity's Services. We are not responsible and assume no responsibility for any personal information collected, stored, or used by any third party as a result of you visiting third-party websites. We also advise that you carefully read the privacy notice of any third-party websites you choose to visit.

10.Children's Privacy

Protecting the privacy of the very young is especially important. Our Services are not intended for children under 18 years of age, and we do not knowingly collect personal information from children under 18. In the event that we learn that we have collected personal information from a child under age 18 without verification or parental consent, we will immediately delete that information. If you believe that we might have any information from or about a child under 18, please contact us using the information provided in the “**Contact Us**” section below.

11.Policy Changes

This Statement may change from time to time. If we need to change this Statement at some point in the future, we will post any changes on this page. You should check these terms when you use the Site. Your continued use of the Site constitutes acceptance of the most current version of this Statement.

12.Contact Us

If you have any questions about this Privacy Policy, please contact us by email at customercare@bayeq.com, via phone at 1-800-229-3703 or at Bay Equity LLC, Attn: Customer Care, 770 Tamalpais Drive, Suite 207, Corte Madera, CA 94925.