



# California Privacy Policy

*Last Updated: January 1, 2023*

Your privacy is important to us at Bay Equity LLC and its affiliates and subsidiaries (“**Bay Equity**,” “**we**,” “**us**,” or “**our**”), and we are committed to safeguarding, preserving, and respecting your privacy rights. If you are a California resident, you have certain rights with respect to the collection, use, transfer, and processing of your personal information, as defined by the California Consumer Privacy Act (“CCPA”), Cal. Civ. Code § 1798.100 *et seq.*, as amended by the California Privacy Rights Act (“CRPA”) and implementing regulations.

This California Privacy Policy (“**Policy**”) describes how we collect, use, share, disclose, retain, and secure the personal information we gather about you through our website, <https://bayequityhomeloans.com> (the “**Site**”), and when you interact with us as a customer or otherwise (collectively, the “**Services**”) when you use our website. We reserve the right to limit these rights where permitted under applicable law, including where your identity cannot be reasonably verified or to the extent your rights adversely affect the rights and freedoms of others.

## ***What Information Do We Collect?***

The below examples are illustrative examples from the CCPA and **do not** reflect the specific pieces of information we collect.

In the previous 12 months, we have collected the following categories of personal information:

Category <sup>1</sup>	Examples	Collected	Retention Period
<b>A. Identifiers</b>	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.	Yes	Up to 10 years after the last activity with Bay Equity or as long as required by law

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<sup>1</sup> Categories of personal information are as defined in Cal. Civ. Code. § 1798.140(v) (effective Jan. 1, 2023).

Category <sup>1</sup>	Examples	Collected	Retention Period
<b>B. Personal Information</b>	<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 medical information.</p> <p>Some personal information included in this category may overlap with other categories.</p>	Yes	Up to 10 years after the last activity with Bay Equity or as long as required by law
<b>C. Protected Classification Characteristics Under California or Federal Law</b>	Age (40 years or older), 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, genetic information (including familial genetic information).	No	N/A
<b>D. Commercial Information</b>	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	No	N/A
<b>E. Biometric Information</b>	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.	No	N/A
<b>F. Internet or Other Similar Network Activity</b>	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	Yes	26 months
<b>G. Geolocation Data</b>	Physical location or movements.	Yes	26 months
<b>H. Sensory Data</b>	Audio, electronic, visual, thermal, olfactory, or similar information.	No	N/A
<b>I. Professional or Employment-Related Information</b>	Current or past job history.	Yes	Up to 10 years after the last activity with Bay Equity or as long as required by law

Category <sup>1</sup>	Examples	Collected	Retention Period
<b>J. Non-Public Education Information</b>	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	No	N/A
<b>K. Inferences Drawn of the Consumer</b>	Inferences drawn from personal information identified above to create a profile about a consumer reflecting a consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	No	N/A
<b>L. Sensitive Personal Information</b>	<p>Personal information that reveals (a) Social Security, driver's license, state identification card, or passport number; (b) account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credential allowing access to an account; (c) precise geolocation; (d) racial or ethnic origin, religious or philosophical beliefs, or union membership; (e) the contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; or (f) genetic data.</p> <p>Some Sensitive Personal Information included in this category may overlap with other categories.</p> <p><b>Purposes for collection:</b> N/A- this would only apply as part of the residential mortgage application process under GLBA or FCRA</p> <p><b>Is the Sensitive Personal Information sold or shared?</b> N/A this would only apply as part of the residential mortgage process under GLBA or FCRA</p>	No	N/A

***Sources From Which Personal Information Is Collected***

We collect your personal information directly from you, from your interaction with the Site, from publicly available sources, and from third parties which collect the personal information directly from you.

***Business or Commercial Purposes for Which Personal Information Is Collected***

Your personal information is used for the following purposes:

- To present our Services and its contents in a suitable and effective manner for you and your device;
- To contact you to provide you with information or services that you request from us;
- To advertise opportunities, services, or special events that we think may be of interest to you;

- To measure the effectiveness of our marketing campaigns;
- To provide customer support, troubleshoot issues, manage accounts, and respond to requests, questions, or comments;
- To carry out our obligations and enforce our rights arising from any contracts; and
- To notify you about any additions, upgrades, or changes in our services.

***Third Parties with Whom Personal Information Is Disclosed, Shared, or Sold***

In the preceding 12 months, we have disclosed the following personal information about consumers for business purposes:

<b>Category</b>	<b>Collected</b>
<b>A. Identifiers</b>	YES
<b>B. Personal Information</b>	YES
<b>C. Protected Classification Characteristics Under California or Federal Law</b>	NO
<b>D. Commercial Information</b>	NO
<b>E. Biometric Information</b>	NO
<b>F. Internet or Other Similar Network Activity</b>	YES
<b>G. Geolocation Data</b>	YES
<b>H. Sensory Data</b>	NO
<b>I. Professional or Employment-Related Information</b>	YES
<b>J. Non-Public Education Information</b>	NO
<b>K. Inferences Drawn of the Consumer</b>	NO
<b>L. Sensitive Personal Information</b>	NO

Personal information does not include certain statutory exceptions, including, but not limited to, information covered by the Gramm-Leach-Bliley Act or the Fair Credit Reporting Act.

Personal information as used in this California privacy policy also does not include information collected in connection with an individual’s employment by or seeking employment from Bay Equity. If you are employed by or seeking employment from us, please see our [employee privacy policy](#) for information regarding the personal information we collect in that capacity.

***Sources From Which Personal Information Is Collected***

We collect your personal information in categories A (identifiers), B (personal), and C (protected classifications) directly from you. We collect the personal information in category D (commercial) by keeping a log of your transactions. We collect the personal information in categories F (internet and other electronic network activity), G (geolocation), and K (inferences) based on your interactions with our website and mobile apps.

### ***Third Parties With Whom Personal Information Is Shared***

Bay Equity shares your Personal Information with analytics and service providers, benefits providers, transaction processors, and law enforcement (if necessary).

In the preceding 12 months, we have shared for cross-contextual advertising and for business purposes the following the personal information about consumers:

- We share Personal Information in categories A (identifiers), B (personal), C (protected class), D (commercial), F (internet), G (geolocation), and K (inferences) with service providers specific to a residential mortgage application.
- We may share content posted on our social media platforms (*e.g.*, if a consumer “comments” on a story) with other consumers. Such posts may include Personal Information in categories A (identifiers) and B (personal), but the content depends on the individual post.
- We allow certain companies to use Personal Information in categories F (internet), G (geolocation) and K (inferences) to enhance online experiences and customize advertising.

In the preceding twelve (12) months, Bay Equity has not knowingly sold personal information of consumers under the age of sixteen (16) years of age. We do not have actual knowledge that we sell or share the personal information of consumers under sixteen (16) years of age.

In the preceding 12 months, we have not sold any Personal Information about consumers.

Our use of cookies and other tracking technologies may be considered a sale of personal information under the CCPA. Categories of personal information that we have sold under the CCPA include identifiers (*e.g.* IP addresses), commercial information (*e.g.* purchase history), and Internet or other similar network activity. Categories of third parties to whom personal information is sold under the CCPA include data analytics providers and advertising and marketing providers.

You can opt out of our tracking technologies for analytics and advertising service providers by clicking the Do Not Sell or Share My Personal Information link or by broadcasting the Global Privacy Control signal during your browsing session. Please note that your use of our website will still be tracked by Bay Equity and its service providers.

### ***Individual Rights***

#### ***Right to Know About Personal Information Collected, Disclosed, Shared, or Sold***

You have the right to request that we disclose the personal information we collect, use, and disclose about you to third parties. There are two types of Right to Know requests that you can make:

1. **Right to Know (Abbreviated Request):** If you make a Right to Know (Abbreviated Request), you will receive the following information about you:
  - a. Categories of personal information collected, sold, or shared;
  - b. Categories of sources from which personal information is collected;
  - c. Categories of third parties to whom the information is sold, shared or disclosed;
  - d. Business or commercial purpose for collecting, sharing, or selling personal information;
  - e. Categories of personal information disclosed for a business purpose and categories of persons to whom it was disclosed for a business purpose.
2. **Right to Know (Specific Pieces of Information Request):** If you make a Right to Know (Specific Pieces of Information Request), you will receive the following information about you:
  - a. Specific pieces of personal information collected about you.

This information will be provided to you free of charge, unless we determine that your request is manifestly unfounded or excessive. You may request this information twice in a 12-month period.

There are certain exceptions to a consumer's Right to Know. Bay Equity will state in our response if an exception applies.

b. Right of Deletion

You have the right to request that we and our service providers delete any personal information about you which we have collected from you upon receipt of a verifiable request. This right is subject to certain exceptions. Bay Equity will state in our response if an exception applies.

c. Right to Opt-Out of the Sale or Sharing of Personal Information

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.

Bay Equity does not, and will not, sell any Personal information of California consumers. Bay Equity will update this Privacy Policy and comply with applicable laws and regulations in the event that it sells Personal Information of California consumers in the future.

d. Right to Non-Discrimination

You have the right not to receive discriminatory treatment for exercising the privacy rights conferred by California law. We will not discriminate against you because you exercised any of your privacy rights, including, but not limited to, by: denying goods or services to you; charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; providing a different level of quality of goods or services to you; or suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.

e. Right of Correction

If we maintain inaccurate personal information about you, then you have the right to request that we correct the inaccurate personal information upon receipt of a verifiable request. Taking into account the nature of the personal information and purposes of processing the personal information, you have the right to request that we correct inaccurate personal information about you, if applicable.

f. Right to Limit Use and Disclosure of Sensitive Personal Information

If we process Sensitive Personal Information (as defined in Cal. Civ. Code § 1798.140(ae) (effective Jan. 1, 2023)), we only do so for the purposes specifically authorized by California law and in a manner that is necessary and proportionate for those purposes. As such, we do not perform any processing for which a Right to Limit request is available.

g. Submitting Requests

You can submit your request by calling us at 800-BAY-EQ03 or visiting our company website at [www.bayeq.com](http://www.bayeq.com). You may also submit a request via email at [customercare@bayeq.com](mailto:customercare@bayeq.com).

h. Verifying Requests

To ensure the protection of your personal information, we must verify that the individual submitting a request to know, request to delete, or request to correct is the consumer to whom the request relates prior to processing the request. To verify a California consumer's identity, we may request up to three pieces of personal information about you when you make a request to compare against our records. We may also request that you sign a declaration under the penalty of perjury from the consumer whose personal information is the subject of the request.

Making a verifiable consumer request does not require you to create an account with us. Bay Equity provides California consumers with an online webform by selecting “**Get in Touch**” and choosing Customer Care to submit requests. The webform is accessible at [www.bayeq.com](http://www.bayeq.com).

We will only use personal information provided in your request to verify your identity and will delete any information you provide after processing the request. We reserve the right to take additional steps as necessary to verify the identity of California consumers where we have reason to believe a request is fraudulent.

i. Authorized Agents

You may choose a natural person or a business registered with the California Secretary of State that you authorize to act on your behalf to submit your requests (“Authorized Agent”). If you choose to use an Authorized Agent, Bay Equity requires that you provide the Authorized Agent with written permission to allow them to submit your request and that you verify your identity directly with us. Failure to do so may result in Bay Equity denying your request.

***Contact Us***

If you have any questions about this Privacy Policy, please contact us by email at [customercare@bayeq.com](mailto: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.