

CALIBER HOME LOANS, INC. CCPA PRIVACY POLICY

I. Right to Know About Personal Information Collected, Disclosed, or Sold

Know your rights: Under the California Consumer Privacy Act (“CCPA”), California resident consumers have the right to request that Caliber disclose what personal information it collects, uses, discloses and sells. This “Right to Know” includes requests to know the categories of personal information that Caliber uses, as well as the specific pieces of personal information. A “Right to Know” request under the CCPA is called a “verifiable consumer request to know.”

Submit your verifiable consumer request to know: Caliber offers two easy methods to submit your verifiable consumer request to know. The best option is to use our online portal found here: ccpa.caliberhomeloans.com. Follow the instructions and provide all the requested information that you can to submit your request. Another option is to call (844)238-7046 and follow the automated prompts to submit your request. Both of these submission options will require you to submit certain information so that Caliber can verify who you are. For Caliber loan servicing customers, that information can be as simple as your name and loan number. For consumers who may not be Caliber loan servicing customers, we may require additional information like [First Name, Last Name, Email Address, Last 4 digits of Social Security Number, Phone Number, Mailing Address].

Know what information Caliber collects:

Categorization of PI/NPI	Category of Source	Business or Commercial Purpose	Categories of Third Parties to whom we disclosed
Contact Information	You (Loan Application), Prior Lender or Servicer	Originate your loan, Servicing	Loan Origination and Servicing Vendors
Loan Information	You (Loan Application), Prior Lender or Servicer	Originate your loan, Servicing	Loan Origination and Servicing Vendors
Transaction History	You and Caliber, Prior Lender or Servicer	Originate your loan, Servicing	Loan Origination and Servicing Vendors
Customer Preference	You	Originate your loan, Servicing	Loan Origination and Servicing Vendors

II. Right to Opt-Out of the Sale of Personal Information

Caliber does not sell your personal information: Caliber does not sell your personal information for commercial purpose. You still have the right, however, to request that Caliber not sell your personal information in the future, if applicable. Caliber does disclose your personal information to certain third-party vendors that assist with the origination or servicing of your loan.

Submit your request to opt-out of your personal information being sold: Even though Caliber does not sell consumer personal information, you can still submit a request to opt-

out of your personal information being sold in the future. To make that request select the following link: ccpa.caliberhomeloans.com or call (844)238-7046 option # 2.

III. Right to Request Deletion of Personal Information

Know your rights: Under the CCPA, California resident consumers have the right to request that Caliber delete personal information it collects or maintains, subject to certain exceptions. Notably, Caliber will retain personal information that it needs to originate or service your loan, or to comply with other state or federal law. Once you make a verifiable consumer request to delete your personal information, Caliber will verify your identity and delete all personal information it maintains that is not otherwise exempt from deletion. Caliber will also request that any third-party vendors delete your personal information that is not otherwise exempt from deletion.

Submit your verifiable consumer request to delete: Caliber offers two easy methods to submit your verifiable consumer request to delete. The best option is to use our online portal found here: ccpa.caliberhomeloans.com. Follow the instructions and provide all requested information that you can to submit your request. Another option is to call (844)238-7046 and follow the automated prompts to submit your request. Both of these submission options will require you to submit certain information so that Caliber can verify who you are. For Caliber loan servicing customers, that information can be as simple as your name and loan number. For consumers who may not be Caliber loan servicing customers, we may require additional information like [First Name, Last Name, Email Address, Last 4 digits of Social Security Number, Phone Number, Mailing Address].

IV. Miscellaneous Issues

Your right to non-discrimination: You have the right not to receive discriminatory treatment by Caliber for the exercise of any of your right under the CCPA. Rest assured that Caliber does not discriminate against consumers for the exercise of lawful rights, including, but not limited to those conferred by the CCPA.

- **Authorized agents:** The CCPA provides that consumers or current Caliber customers can designate an authorized agent to make requests under the CCPA on the consumer or customers' behalf. Caliber customers or consumers can do this by providing a Third-Party Authorization form to Caliber by mail or fax to the address below. Signed authorizations need to include the following Borrowers signature, Caliber account number, 3rd party's information, Individuals name, Company name (if applicable), Address, Contact Number, and expiration date of the authorization, if desired.

Loan Servicing Customers:

Mail: Attn: Customer Service Department
Caliber Home Loans, Inc
13801 Wireless Way
Oklahoma City, OK 73134

Fax: (405) 608-2003

Consumers (Loan was not established but an inquiry was made):

Mail: Attn: Customer Resolution
Caliber Home Loans, Inc
1525 S. Beltline Road
Coppell, TX 75019

Email: Customer.Inquiry@caliberhomeloans.com

Contact us: If you have additional questions or concerns about Caliber's privacy policies and practices, please contact our Customer Service Department at (844)238-7046.

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