

California Consumer Privacy Act Disclosures

Issue Date: May 8, 2020
Revision Date: August 27, 2021

1. Overview

In these California Consumer Privacy Act Disclosures ("CCPA Disclosures"), DAS Acquisition, LLC discloses information about our data processing practices as required by the California Consumer Privacy Act of 2018 ("CCPA") and supplement the disclosures in any CCPA Notice at Collection issued in addition to the CCPA Notice at Collection Online provided in Section 4 below. These CCPA Disclosures are effective January 1, 2020. The CCPA Disclosures are for California residents only and supplement the information contained in other privacy notices provided in connection with the loan application process and/or on the website of DAS Acquisition, LLC.

2. Information Subject to CCPA Disclosures

California residents are protected as "consumers" by the CCPA with respect to personal information. A number of statutory exceptions apply under the CCPA and to these CCPA Disclosures, including the following:

1. Personal information reflecting a written or verbal communication or a transaction between the business and the consumer, where the consumer is a natural person who is acting as an employee, owner, director, officer, or contractor of a company, partnership, sole proprietorship, non-profit, or government agency and whose communications or transaction with the business occur solely within the context of the business conducting due diligence regarding, or providing or receiving a product or service to or from such company, partnership, sole proprietorship, non-profit, or government agency.
2. Personal information that is collected by a business about a natural person in the course of the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the natural person's personal information is collected and used by the business solely within the context of the natural person's role or former role as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or a contractor of that business.
3. Personal information that is collected by a business that is emergency contact information of the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the personal information is collected and used solely within the context of having an emergency contact on file.
4. Personal information that is necessary for the business to retain to administer benefits for another natural person relating to the natural person acting as a job applicant to, an employee of, owner of, director of, officer of, medical staff member of, or contractor of that business to the extent that the personal information is collected and used solely within the context of administering those benefits.

3. Access to CCPA Disclosures for Consumers with Disabilities

Consumers who have a visual disability may be able to use a screen reader or other text-to-speech or text-to-Braille tool to review the contents of this notice.

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4. CCPA Notice at Collection Online

In this CCPA Notice at Collection Online, we are addressing disclosure requirements under California Civil Code §1798.100(b) and California Attorney General Regulations § 999.305 at or before the point of online collection: We collect the categories of personal information about consumers for the business and commercial purposes set out in our CCPA Privacy Policy which is available below.

5. CCPA Privacy Policy

Beyond the disclosures in the preceding “Notice at Collection Online” segment and any other Notice at Collection, we are providing additional disclosures about consumer rights and our personal information handling practices in the preceding twelve months, as required by the CCPA and regulations of the California Attorney General, including §999.308 (Privacy Policy).

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

This CCPA Privacy Policy describes personal information we generally collect, use, and disclose about California residents. You have the right to request we disclose to you free of charge the following information covering the 12 months preceding your request:

- The categories of Personal Information about you that we collected.
- The categories of sources from which the Personal Information was collected.
- The purpose for collecting Personal Information about you.
- The categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
- The specific pieces of Personal Information we collected about you.

To submit a request to exercise the right to know, please submit an email request to CCPARTK@dasacquisition.com with “California Request to Know” in the subject line. Please specify in your request the details you would like to know, including any specific pieces of personal information you would like to access.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address, we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. We will respond to your request in accordance with the CCPA. If we deny your request, we will explain why.

2. Use of Personal Information

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including providing customer service, processing, or fulfilling orders and transactions, verifying customer information, providing financing, providing advertising or marketing services, or providing similar services.
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity.
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.

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- Debugging to identify and repair errors that impair existing intended functionality.
- Undertaking internal research for technological development and demonstration.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements including internal policies.

3. Sale of Personal Information

In the past 12 months, we have not sold Personal Information subject to the CCPA, including Personal Information of minors under the age of 16. For purposes of this Disclosure, “sold” means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

4. Right to Request Deletion of Personal Information

You have a right to request the deletion of personal information that we collect or maintain about you. To submit a request to delete personal information, please submit an email request to optout@dasacquisition.com and include “**California Request to Delete**” in the subject line. Please specify in your request the personal information about you that you would like to have deleted, which can be all your personal information as required by the CCPA.

We will ask that you provide certain information to verify your identity, such as a code sent to an email address, we may have on file for you. If you have a password-protected account with us, we may verify your identity through our existing authentication practices for your account. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue. Once we have verified your identity, we will ask you to confirm that you wish to have your personal information deleted. Once confirmed, we will respond to your request in accordance with the CCPA. If we deny your request, we will explain why.

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

You have the right to opt-out of the sale of your personal information by a business. However, we do not, and will not, sell your personal information.

6. Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights

You may not be discriminated against because you exercise any of your rights under the CCPA in violation of Cal. Civ. Code §1798.125.

7. Authorized Agent

You can designate an authorized agent to make a request under the CCPA on your behalf if:

- The authorized agent is a natural person, or a business entity registered with the Secretary of State of California; and
- You sign a written declaration that you authorize the authorized agent to act on your behalf.

If you use an authorized agent to submit a request to exercise your right to know or your right to request deletion, please have the authorized agent take the following steps in addition to the steps described in Sections 2 and 3 above:

- Mail a certified copy of your written declaration authorizing the authorized agent to act on your behalf to CCPARTK@dasacquisition.com); and
- Provide any information we request in our response to your email to verify your identity. The information that we ask you to provide to verify your identity will depend on your prior interactions with us and the sensitivity of the personal information at issue.

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If you provide an authorized agent with power of attorney pursuant to Probate Code sections 4000 to 4465, it may not be necessary to perform these steps and we will respond to any request from such authorized agent in accordance with the CCPA.

8. Contact for More Information

If you have questions or concerns regarding our privacy policy or practices, you may contact us using the following details:

Email address:

optout@dasacquisition.com

Phone:

888-250-6522

Website

<https://www.usa-mortgage.com/opt-out/>

Postal address:

DAS Acquisition, LLC

12140 Woodcrest Executive Dr, Suite 150

St. Louis, MO 63141

Attn: Compliance Department

6. Changes to this CCPA Policy

We reserve the right to amend this privacy notice at our discretion and at any time. When we do, we will update the revised Disclosure with a new Revision Date.

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3. Update Record Tracking

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| Change Review Date | August 27, 2021 |
| Edits Made | Updated opt-out web address in section 5 subsection 8. Contact for More Information to match website address updates. |
| Approved By | Dana Jones, Vice President of Compliance |
| Effective Date | August 27, 2021 |