

Effective January 1, 2020

This California Consumer Privacy Statement supplements the Parkside Lending [Privacy Policy](#). It applies solely to California consumers and addresses personal information we collect online and offline. This Statement does not apply to Parkside Lending employees, job applicants or business partners or information collected, processed or disclosed pursuant to the Gramm-Leach-Bliley Act and its implementing regulations or the California Financial Information Privacy Act.

This California Consumer Privacy Statement (the “Statement”) uses certain terms that have the meaning given to them in the California Consumer Privacy Act of 2018 and its implementing regulations (the “CCPA”).

1. Notice of Collection and Use of Personal Information

Under California law, you have the right to know about personal information collected, used, disclosed, or sold by Parkside Lending. We may have collected and used your personal information during the 12-month period prior to the effective date of this California Consumer Privacy Statement. For the categories of personal information collected during that timeframe, we describe below: (a) the categories of sources from which we may have obtained the personal information, (b) the categories of third parties with whom we may have shared the information, and (c) the categories of personal information we may have disclosed for a business purpose.

In the 12 months prior to the effective date of this Statement, Parkside Lending may have collected and used the following categories of personal information:

Identifiers such as your 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;

Sources	<ul style="list-style-type: none">• Directly from you• From your devices, such as when you visit our website• Other individuals, such as authorized agents or family members• Vendors who provide services on our behalf• Our business and marketing partners, such as mortgage brokers and realtors• Government entities and other publicly-available sources• Consumer data resellers
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Business Purpose	<ul style="list-style-type: none"> ● To facilitate your visit to our websites, as described in our website Privacy Policy ● To market Parkside Lending products and services to you ● To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan ● To sell your loan on the secondary market ● To obtain financial and professional services for our business, such as lines of credit and auditing and legal services ● To detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, and prosecute those responsible for that activity
Shared With	<ul style="list-style-type: none"> ● Vendors who provide services on our behalf ● Professional service organizations, such as auditors and law firms ● Business and marketing partners ● Internet Service Providers ● Government entities ● Operating systems and platforms ● Consumer data resellers

Personal information, such as your signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information;

Sources	<ul style="list-style-type: none"> ● Directly from you ● Other individuals, such as authorized agents or family members ● Vendors who provide services on our behalf ● Our business and marketing partners, such as mortgage brokers and realtors ● Government entities and other publicly-available sources ● Consumer data resellers
Business Purpose	<ul style="list-style-type: none"> ● To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; ● To sell your loan on the secondary market;

	<ul style="list-style-type: none"> ● To obtain financial and professional services for our business, such as lines of credit and auditing and legal services ● Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
Shared With	<ul style="list-style-type: none"> ● Vendors who provide services on our behalf ● Professional service organizations, such as auditors and law firms ● Business partners ● Government entities ● Operating systems and platforms ● Consumer data resellers

Characteristics of protected classifications under California or federal law, such as race, color, national origin, age, sex, gender, and military and veteran status;

Sources	<ul style="list-style-type: none"> ● Directly from you ● Other individuals, such as authorized agents or family members ● Our business and marketing partners, such as mortgage brokers and realtors ● Government entities and other publicly-available sources ● Consumer data resellers
Business Purpose	<ul style="list-style-type: none"> ● To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; ● To sell your loan on the secondary market; ● To obtain financial and professional services for our business, such as lines of credit and auditing and legal services
Shared With	<ul style="list-style-type: none"> ● Vendors who provide services on our behalf ● Professional service organizations, such as auditors and law firms ● Business partners ● Government entities ● Operating systems and platforms

	<ul style="list-style-type: none"> • Consumer data resellers
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Commercial information, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies;

Sources	<ul style="list-style-type: none"> • Directly from you • Other individuals, such as authorized agents or family members • Vendors who provide services on our behalf • Our business and marketing partners, such as mortgage brokers and realtors • Government entities and other publicly-available sources • Consumer data resellers
Business Purpose	<ul style="list-style-type: none"> • To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; • To sell your loan on the secondary market; • To obtain financial and professional services for our business, such as lines of credit and auditing and legal services • Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
Shared With	<ul style="list-style-type: none"> • Vendors who provide services on our behalf • Professional service organizations, such as auditors and law firms • Business partners • Government entities • Operating systems and platforms • Consumer data resellers

Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a consumer's interaction with an Internet Web site, application, or advertisement.

Sources	<ul style="list-style-type: none"> • Directly from you • From your devices, such as when you visit our websites, online and mobile applications
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	<ul style="list-style-type: none"> • Other individuals, such as authorized agents or family members
Business Purpose	<ul style="list-style-type: none"> • To facilitate your visit to our websites, as described in our website Privacy Policy • To market Parkside Lending products and services to you; • Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
Shared With	<ul style="list-style-type: none"> • Vendors who provide services on our behalf • Professional service organizations, such as auditors and law firms • Internet Service Providers

Geolocation data

Sources	<ul style="list-style-type: none"> • Directly from you • From your devices, such as when you visit our websites, online and mobile applications
Business Purpose	<ul style="list-style-type: none"> • To facilitate your visit to our websites, as described in our website Privacy Policy • Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
Shared With	<ul style="list-style-type: none"> • Internet Service Providers • Operating systems and platforms

Professional or employment-related information;

Sources	<ul style="list-style-type: none"> • Directly from you • Other individuals, such as authorized agents or family members • Vendors who provide services on our behalf • Our business and marketing partners, such as mortgage brokers and realtors • Government entities and other publicly-available sources
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	<ul style="list-style-type: none"> • Consumer data resellers
Business Purpose	<ul style="list-style-type: none"> • To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; • To sell your loan on the secondary market; • To obtain financial and professional services for our business, such as lines of credit and auditing and legal services
Shared With	<ul style="list-style-type: none"> • Vendors who provide services on our behalf • Professional service organizations, such as auditors and law firms • Business partners • Government entities • Operating systems and platforms • Consumer data resellers

Education information, as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99).

Sources	<ul style="list-style-type: none"> • Directly from you • Other individuals, such as authorized agents or family members • Vendors who provide services on our behalf • Our business and marketing partners, such as mortgage brokers and realtors • Government entities and other publicly-available sources • Consumer data resellers
Business Purpose	<ul style="list-style-type: none"> • To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; • To sell your loan on the secondary market; • To obtain financial and professional services for our business, such as lines of credit and auditing and legal services
Shared With	<ul style="list-style-type: none"> • Vendors who provide services on our behalf

	<ul style="list-style-type: none"> ● Professional service organizations, such as auditors and law firms ● Business partners ● Government entities ● Operating systems and platforms ● Consumer data resellers
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Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Sources	<ul style="list-style-type: none"> ● Vendors who provide services on our behalf
Business Purpose	<ul style="list-style-type: none"> ● To assist you in preparing your loan application, and in the process of underwriting, closing, funding, and servicing your mortgage loan; ● To sell your loan on the secondary market; ● To obtain financial and professional services for our business, such as lines of credit and auditing and legal services
Shared With	<ul style="list-style-type: none"> ● Vendors who provide services on our behalf ● Professional service organizations, such as auditors and law firms ● Business partners ● Government entities ● Operating systems and platforms ● Consumer data resellers

2. Notice of Sale of Personal Information

The California Consumer Privacy Act defines “sale of personal information” to include the sharing of consumer personal information used to conduct marketing campaigns with business partners. During the 12-month period prior the effective date of this California Consumer Privacy Statement, Parkside Lending may have shared identifying information, such as your name, email or street address, and phone number, with realtors and title companies in order to conduct joint marketing campaigns with these partners. Parkside Lending does not receive direct compensation for such sharing. You have the right to opt out of the disclosure of your information as detailed below.

In addition, we may allow certain third parties (such as online advertising services) to collect your personal information via automated technologies on our websites such as to enhance the ability to serve you content and advertisements that may be of interest to

you. During the 12-month period prior to the effective date of this California Consumer Privacy Statement, we may have sold the following categories of personal information:

- A unique personal identifier (such as a device identifier; cookies, beacons, pixel tags, mobile ad identifiers and similar technology), online identifier, and internet protocol address
- Internet and other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding your interaction with websites, applications or advertisements
- Inferences drawn from any of the information identified above to create a profile about you reflecting your preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

We do not sell the personal information of minors under 16 years of age without affirmative authorization if we have actual knowledge of the individual's age.

3. California Consumer Privacy Rights

You have certain choices regarding your personal information, as described below.

Access: You have the right to request, twice in a 12-month period, that we disclose to you the personal information we have collected, used, disclosed and sold about you during the past 12 months.

Deletion: You have the right to request that we delete certain personal information we have collected from you.

Opt-Out of Sale: You have the right to opt-out of the sale of your personal information.

How to Submit a Request. To submit an access or deletion request, click [location] or call toll-free at 1-800-363-7821.

To opt-out of the sale of your personal information, visit [parksidelending.com](https://www.parksidelending.com), and click on 'Do not sell my info' in the footer.

Verifying Requests. To help protect your privacy and maintain security, we will take steps to verify your identity before granting you access to your personal information or complying with your request. If you request access to or deletion of your personal information, we may require you to provide any of the following information: name, date of birth, email address, telephone number, or postal address. In addition, if you ask us to provide you with specific pieces of personal information, we will require you to sign a declaration that you are the consumer whose personal information is the subject

of the request. If you designate an authorized agent to make an access, deletion or opt-out of sale request on your behalf (a) we may require you to provide the authorized agent written permission to do so, and (b) for access and deletion requests, we may require you to verify your own identity directly with us (as described above).

Additional Information. If you choose to exercise any of your rights under the CCPA, you have the right to not receive discriminatory treatment by us. To the extent permitted by applicable law, we may charge a reasonable fee to comply with your request.

This Statement is available in alternative formats upon request. Please click [location] or call toll-free at 1-800-363-7821.