



**California Consumer Privacy Act (CCPA/CPRA) Policy
and Notice of Collection of Personal Information**

Kind Lending LLC collect the following categories of personal information about you.

Category of PI Collected	Source of PI Collected	Business or Commercial Purpose for which the PI is collected	Categories of Third Parties with whom the PI is shared*
Identifiers, including Name,	Directly from the consumer,	To help facilitate your mortgage application	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Address, Date of Birth, Social Security Number, Telephone Number, Email Address, Marital Status, etc.	Lead generation vendors,		
	Realtors and other loan referral partners, Advertisements on social media including, Facebook, Google, LinkedIn, etc.	To market Kind Lending, LLC products and solicit consumers for mortgage products.	Name, address, and contact information may be shared with third party vendor marketing systems for Kind Lending, LLC business marketing purposes only.
Information regarding your assets, for example: Bank Account numbers and copies of statements, or Retirement Account numbers and copies of statements. etc.	Consumer	To help facilitate your mortgage application.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Information regarding your income, including Paycheck stubs, W-2s, Tax Returns, Alimony or child support, Self-employment income, Income from Rental Properties, etc.	Consumer	To help facilitate your mortgage application.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Tax Transcripts	IRS	To help facilitate your mortgage application.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Credit Report	Credit Reporting Agency	To help facilitate your mortgage application.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.

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NMLS # 3925



Automated Underwriting System Findings and Fraud Detection Reports	Fannie Mae DU, Freddie Mac LP, FHA Total Scorecard, Drive Report	To help facilitate your mortgage application.	Lender, if loan is brokered. Servicer or new lender if loan is sold or servicing transferred.
Personal Information necessary to identify you, information about your assets, income, and creditworthiness	Consumer, IRS, Credit Reporting Agency, Automated Underwriting System Findings, etc.	To obtain mortgage insurance on your mortgage loan, if required for your mortgage loan transaction.	Mortgage Insurance Companies
Information about your interactions with our websites, mobile app, etc. including:		To be used by Kind Lending, LLC to help you become aware of mortgage products.	Third party vendor marketing systems for Kind Lending, LLC business purposes.
IP Address	Kind Lending, LLC's website, mobile app, marketing tools and analytics services, and third-party cookies and similar tools.	To be used by Kind Lending, LLC to help you become aware of mortgage products.	Data aggregators, Google Analytics and Facebook, for example.
Device/Advertising ID		To be used by Kind Lending, LLC to help you become aware of mortgage products.	
Mobile provider, operating system, and/or browser		To be used by Kind Lending, LLC to help you become aware of mortgage products.	
Pages visited		To be used by Kind Lending, LLC to help you become aware of mortgage products.	
Browsing history		To be used by Kind Lending, LLC to help you become aware of mortgage products.	

California Resident's Rights under California Consumer Privacy Act (CCPA/CPRA)

1. The right to know a company's data collection and sales practices in connection with the requesting consumer, including the categories of personal information collected, the source of the information, the use of the information and, if the information was disclosed or sold to third parties, the categories of personal information disclosed or sold to third parties and the categories of third parties to whom such information was disclosed or sold;

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2. The right to request a copy of the specific personal information collected about them during the 12 months before their request;
3. The right to opt out of allowing such businesses to sell their information to third parties;
4. The right to have their personal information deleted (subject to exceptions); and
5. The right to equal service and price. Business is prohibited from failing to provide equal service and pricing to consumers that exercise their rights under the CCPA.
6. The right to correct inaccurate information.
7. The right to limit the data collected and/or processed by the business; and
8. The right to object to automated decision-making technology

How Californian can Exercise their Rights Under (CCPA/CPRA)

Kind Lending provides consumers with two different means of requesting the identification and deletion of their personal information:

1. An email address privacy@kindlending.com
2. A toll-free number (866-211-8875); and
3. A website, accessed through the Kind Lending consumer home page here: <https://www.kindlending.com/legal/california-privacy-act-disclosure>
4. [Website to request deletion of non-financial information](#)