

US States Privacy Notice

This US States Privacy Notice (“Notice”) supplements the information in our Privacy Policy and applies to California, Colorado, Connecticut, and Virginia residents (“Consumer” or “you”) as amended by the California Privacy Rights Act of 2020 (“CCPA”); Colorado Privacy Act (“CPA”); Connecticut Data Protection Act (“CTDPA”); and Virginia Consumer Data Protection Act (“VCDPA as referenced (“State or States”):

The effective dates of this Notice for Consumers in these states are as follows:

Consumer’s State of Residence	Effective Date of the Provisions in this Notice
California (CCPA)	October 1, 2023
Colorado (CPA)	October 1, 2023
Connecticut (CTDPA)	October 1, 2023
Virginia (VCDPA)	October 1, 2023

State privacy laws require a business that collects Consumer’s Personal Information (defined below) to inform you of the categories of Personal Information to be collected and the purposes for which the categories of Personal Information shall be used.

Subject to limitations provided in this Notice, California, Colorado, Connecticut, and Virginia consumer(s) have additional privacy rights.

Other laws may govern data we gather about you or that you provide to us including, but not limited to:

- Information to or from a consumer reporting agency if that information is to be reported in, or used to generate, a consumer report as defined by subdivision (d) of Section 1681a of Title 15 of the United States Code, and use of that information is limited by the federal Fair Credit Reporting Act (15 U.S.C. Sec. 1681 et seq.)
- Information collected, processed, sold, or disclosed pursuant to the federal Gramm– Leach–Bliley Act (Public Law 106–102) and implementing regulations, information processing if conducted by a Gramm–Leach–Bliley Act Institution, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code).

Limitations and Exemptions

California consumer Personal Information collected in relation to a mortgage loan is exempt from the CCPA consumer rights because this information is governed by the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, the California Financial Information Privacy Act or other state and federal laws which exempt this data.

Colorado, Connecticut and Virginia consumer Personal Information, including but not limited to data collected in relation to a loan, is exempt from the consumer rights under CPA, CTDPA and VCDPA, when collected by financial institutions subject to the Gramm- Leach-Bliley Act.

Information We Collect

Ruoff Mortgage Company, Inc. collects information that identifies, describes, references, is associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“Personal Information”).

Consumer Personal Information

Consumer Personal Information collected pursuant to this notice is collected for Business Purpose (see below) and may be shared with service providers if necessary to perform Business Purpose.

Category	Examples	Does the Company collect this Category of Information?	Categories of Sources from which the Information was Collected	Business Purpose
A. Identifiers	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	YES	Consumer Directly, Lead Providers	Mortgage loan origination and related services*
B. Personal Information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)), and personal Information as defined in CPA, CTDPA, and VCDPA	A name, signature, Social Security number, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, any other financial information. Some Personal Information included in this category may overlap with other categories.	YES	Consumer Directly, Lead Providers	Mortgage loan origination and related services * Security, maintaining product and site quality or to enhance services**
C. Protected classification	Age, race, color, sex, ancestry, national	YES	Consumer Directly, Lead Providers	Mortgage loan

characteristics under State or federal law	origin, citizenship, religion or creed, marital status, disability, veteran or military status, or other genetic information.			origination and related services*
D. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	YES	Consumer Directly, Government Entities, Lead Providers	Mortgage loan origination and related services*
E. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES	Consumer Directly, Lead Providers	Mortgage loan origination and related services* Security, maintaining product and site quality or to enhance services**
F. Geolocation data	Physical location or movements.	NO	N/A	N/A
G. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	NO	N/A	N/A
H. Professional or employment-related information	Current or past job history	YES	Consumer Directly, Government Entities, Lead Providers	Mortgage loan origination and related services *
I. Inferences drawn from other Personal Information	Profile reflecting a person's preferences, or characteristics.	NO	N/A	N/A
J. Sensitive Personal Information	Personal Information that reveals a consumer's social security, driver's license, state identification card, or passport number. A consumer's account log-in, financial account, or credit card in combination with any required security or access code, password, or	YES	Consumer Directly, Lead Providers	Mortgage loan origination and related services* Security, maintaining product and site quality or to enhance services**

	<p>credentials allowing access to an account. A consumer's racial or ethnic origin, or religious beliefs. The contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication.</p>			
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* Related services may include but are not limited to real estate services related to home purchase, home ownership, or related consumer transactions.

** Certain information may also be used to prevent, detect or investigate security events or fraud, for short-term, transient use, including, but not limited to, non-personalized advertising shown as part of a consumer's current interaction with the Company, to verify or maintain the quality or safety of a product, service, or devices controlled by the Company, and to improve, upgrade, or enhance the service or controlled by the Company, for purposes that do not infer characteristics about the consumer.

We do not disclose or use sensitive personal data for any other purposes than provided above.

State Privacy Rights

Subject to the limitations provided in this Notice, below is a summary of additional rights provided to consumers and/or job applicants, employees, and former employees under various state laws. This summary may not constitute your entire set of privacy rights. To be certain of your privacy rights, you may wish to contact the appropriate agency in your state that is charged with overseeing privacy rights of consumers, job applicants, employees, or former employees.

Data Subject Right	Data Subjects	States
Right to Know About Personal Information Collected, Disclosed, or Sold. You have the right to request that a business disclose what Personal Information it collects, uses, discloses, and sells.	Consumers	CA, CO, CT, VA
Right to Access Personal Information. You have the right to request access to the Personal Information it has collected about you in the previous 12 months.	Consumers	CA, CO, CT, VA
Right to Correct Personal Information You have the right to request correction of inaccurate Personal Information.	Consumers	CA, CO, CT, VA
Right to Request Deletion of Personal Information. You may have the right to request the deletion of your Personal Information collected or maintained by the Company.	Consumers	CA, CO, CT, VA
Right to Opt-Out of the Sharing or Sale of Personal Information. You may have the right to opt-out of the sharing or sale of their Personal Information by a business. Note that the Company does not, and will not, sell your Personal Information.	Consumers	CA, CO, CT, VA
Right to Non-Discrimination for the Exercise of a Consumer’s Privacy Rights. You have the right not to receive discriminatory treatment by the Company for the exercise of the privacy rights conferred by State privacy laws.	Consumers	CA, CO, CT, VA
Right to limit Processing of Sensitive personal Information. You have the right to limit our processing of your Sensitive Personal Information to only uses that are necessary to provide or perform the services that you request. The Sensitive Personal Information that we collect is only used to provide or perform the services for which the information is necessary and that would be reasonably expected by you.	Consumers	CA
Right to Appeal Decisions. You may have the right to appeal the denial of a request or the right to be informed of the reasons for the Company not taking action.	Consumers	CA, CO, CT, VA

Instructions for Submitting a Consumer Request

In certain states you may have rights to have certain Personal Information deleted or not used for real estate purposes. You will need to submit a request to delete, or opt-out pursuant to such rights by completing our [opt-out form](https://share.hsforms.com/17REDBn8fTDCDoba-guM_AQ1n56x) (https://share.hsforms.com/17REDBn8fTDCDoba-guM_AQ1n56x). After submitting a request, we will verify your identity by matching the identifying information provided by you to the Personal Information already maintained by us. If you interact with Ruoff Mortgage any information you provide us that is not already in our system will be deleted after your request has been fulfilled in accordance with applicable law.

Additional Information

For more information about our general privacy policy, please visit <https://ruoff.com/privacy-policy>.

Date this Notice was updated: 10/30/2023