

Privacy Policy and Notice for California Residents

Last Modified: May __, 2023

This Privacy Policy for California Residents (this “**Policy**”) supplements the information contained in Lima One Capital, LLC’s [Privacy Policy](#) and applies solely to residents of the State of California (“**consumers**” or “**you**”). Lima One Capital, LLC and its affiliates and subsidiaries (collectively referred to as “**Company**”, “**we**”, “**us**”, and “**our**”) adopt this notice to comply with the California Consumer Privacy Act of 2018 (the “**CCPA**”), as may be amended, and any terms defined in the CCPA have the same meaning when used in this Policy.

Information We Collect

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device (“**Personal Information**”). Personal Information also includes “Sensitive Personal Information,” such as social security number, financial account information, driver’s license, passport number, or legally protected characteristics. Personal Information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, such as personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

In particular, we may have collected the following categories of Personal Information from consumers, including during the preceding 12 months, for business purposes:

Category	Examples
Identifiers	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.
Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	A name, signature, Social Security number, address, telephone number, identification numbers, insurance policy number, bank account number, credit card number, debit card number, or any other financial information. Some Personal Information included in this category may overlap with other categories.
Protected Classification Characteristics under California or federal law	Age, race, color, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status.

Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
Geolocation data	Physical location or movements.
Professional, educational or employment-related information	Current or past job history, performance evaluations, education records.

We do not use or disclose Sensitive Personal Information for purposes to which the right to limit use and disclosure applies under the CCPA.

The categories of sources from whom we collected the categories of Personal Information listed above include:

- Directly from you. For example, from forms you complete.
- Indirectly from you. For example, from observing your actions on our Website.
- From third parties, such as technology vendors, marketing and advertiser providers, analytics providers, and consumer reporting agencies.

Use of Personal Information

In the past 12 months, we have collected and used the categories of Personal Information listed above for the following business purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request a quote or ask a question about our products or services, we will use that Personal Information to respond to your inquiry. If you provide your Personal Information in connection with a product or service, we will use that information to process your payment and facilitate delivery.
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.

- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your Personal Information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Information held by us about our Website users is among the assets transferred.

We will not collect additional categories of Personal Information or use the Personal Information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosure of Personal Information

We do not “sell” or “share” (as those terms are defined by the CCPA) Personal Information to third parties. We may disclose Personal Information for a business purpose to the following categories of third parties:

- Service providers, vendors, or third parties that provide mortgage, real property, or credit or financial-related services (e.g., appraisers, closing agents, title agents, PMI companies, or consumer reporting agencies).
- Service providers, vendors, or third parties that provide services related to compliance, website hosting, information technology, data security, or support services.
- Investors or wholesale lenders.
- Government agencies.

We only make these business purpose disclosures under written contracts that describe the purposes, require the recipient to keep the Personal Information confidential, and prohibit using the disclosed information for any purpose except performing the contract.

Your Rights under the CCPA

The CCPA provides consumers (California residents) with specific rights regarding their Personal Information. This section describes your CCPA rights and explains how to exercise those rights.

Right to Know

You have the right to request that we disclose certain information to you about our collection, use, disclosure, and sale of your Personal Information over the past 12 months (the “right to know”), subject to certain exemptions specified in the CCPA. Once we receive and verify your request and confirm your identity (see “Exercising Your Rights to Know or Delete” herein), we will disclose to you:

- The categories of Personal Information we collected about you.
- The categories of sources from which your Personal Information was collected.
- Our business or commercial purpose for collecting or sharing that Personal Information.
- The categories of Personal Information about you that we shared for a business purpose.

- The categories of third parties with whom we shared that Personal Information.
- The specific pieces of Personal Information we collected about you.

Right to Correct

You have the right to request that we correct any inaccurate Personal Information that we have on you.

Right to Delete

You have the right to request that we delete any of your Personal Information that we collected from you, subject to certain exceptions (the "right to delete"). Once we receive and verify your request and confirm your identity (see "Exercising Your Rights to Know or Delete" herein), we will review your request to see if an exception allowing us to retain the information applies. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- Complete the transaction for which we collected the Personal Information, provide a service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
- Debug to identify and repair errors that impair existing intended functionality.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 *et. seq.*) or any other legal obligation.
- Enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us.
- Comply with a legal obligation.
- Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

We will delete or deidentify Personal Information not subject to one of these exceptions from our records and will direct our service providers to take similar action.

Right to Opt Out

You have the right to request that we not sell or share your Personal Information to third parties.

Right to Nondiscrimination

We will not discriminate against you for exercising any of your rights under the CCPA.

Exercising Your Rights to Know, Correct, or Delete

To exercise your rights to know, correct, or delete described above, please submit a verifiable consumer request using one of the following methods:

- Calling us at 1-800-390-4212.
- Completing our online form: <https://limaone.com/contact-us/>
- Emailing us at privacy@limaone.com

A verifiable consumer request must provide sufficient (i) information that allows us to reasonably verify that you are the person about whom we collected Personal Information or an authorized representative, and (ii) detail that allows us to properly understand, evaluate, and respond to it.

Only you, or an authorized agent may make a verifiable consumer request related to your Personal Information. If you wish to have an authorized agent make a verifiable consumer requests on your behalf, they will need to provide us with sufficient written proof that you have designated them as your authorized agent and we will still require you to provide sufficient information to allow us to reasonably verify that you are the person about whom we collected Personal Information.

We cannot respond to your request or provide you with Personal Information if we cannot verify your identity or authority to make the request and confirm the Personal Information relates to you. You do not need to create an account with us to submit a request to know or delete. We will only use Personal Information provided in the verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

Upon receiving a consumer request, we will promptly confirm receipt of the request and provide information on how we will process the request. We endeavor to respond to a verifiable consumer request within 45 calendar days of its receipt.

Retention and Deletion of Personal Information

We retain your Personal Information for as long as is necessary for the purposes for which it was collected, or as may be required by law. We utilize the following criteria to determine the length of time for which we retain information:

- the business purposes for which the information is used, and the length of time for which the information is required to achieve those purposes;
- whether we are required to retain the information to fulfill reasonable business needs, legal obligations, and compliance requirements;
- the privacy impact on the consumer of ongoing retention;
- whether we should retain the information to protect against fraud and other security vulnerabilities; and
- the manner in which information is maintained in our systems, including the complexity of systems.

Changes to This Policy

We reserve the right to amend this Policy at our discretion and at any time. When we make changes to this Policy, we will post the updated notice on the Website and update the notice's effective date. **Your continued use of our Website and/or services following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this Policy, the ways in which Lima One Capital, LLC collects and uses your information described here and in the [Privacy Policy](#), your choices and rights regarding such use, or wish to exercise your rights under California law, please contact us by:

- Calling us at 1-800-390-4212.
- Completing our online form: <https://limaone.com/contact-us/>
- Emailing us at privacy@limaone.com

Please [click here](#) to download a printable copy of this Policy.