

California Privacy Policy

PRIVACY POLICY FOR CALIFORNIA RESIDENTS

This PRIVACY POLICY FOR CALIFORNIA RESIDENTS supplements the information in our privacy notice and applies solely to California residents (“California Consumer” or “you”). A business that collects a California consumer's personal information must inform consumers as to the categories of personal information to be collected and the purposes for which the categories of personal information shall be used. Any terms defined in the California Consumer Privacy Act of 2018 (“CCPA”), Cal. Civ Code § 1798.100 et. seq., have the same meaning when used in this notice.

Under CCPA, California residents have the right to know about information collected disclosed or sold, the right to opt out of the sale of certain information, and a limited right to have businesses delete information a business has collected about the consumer. These rights extend only to California residents and information covered by CCPA. Because CCPA does not cover all consumer data in all situations, only certain consumer data subject to these rights.

Other laws may govern data we gather about you or 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, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code). **PLEASE NOTE: Any personal data collected in relation to a mortgage loan is exempt from the consumer rights to know, delete and opt-out created under CCPA 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 from CCPA.**

Information We Collect

Skyway Financial, LLC (“Company” or “we”) collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be

linked, directly or indirectly, with a particular consumer or device (“Personal Information”). As described above, not all of the Personal Information collected below is subject to CCPA. All Personal Information collected pursuant to this notice that is subject to CCPA is collected for a Business Purpose and may be shared with service providers if necessary to perform a Business Purpose. We may have collected the following categories of personal information from consumers within the last 12 months:

Category	Examples	Does the Company collect this Category of Information ?	Categories of Sources from which the Information was Collected	Business Purpose	Categories of third parties with whom the business shares this information
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 similar identifiers.	YES	Consumer Directly, Lead Providers	Mortgage loan origination and related services*	See below**

<p>B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</p>	<p>A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, any other financial information, or medical information. Some personal information included in this category may overlap</p>	<p>YES</p>	<p>Consumer Directly, Lead Providers</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>
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<p>C. Protected classification characteristics under California or federal law</p>	<p>Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, veteran or military status, genetic information.</p>	<p>YES</p>	<p>Consumer Directly, Lead Providers</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>
<p>D. Commercial information</p>	<p>Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>YES</p>	<p>Consumer Directly, Government Entities, Lead Providers</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>

<p>E. Biometric information</p>	<p>Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, gait, or other physical patterns, and sleep, health, or exercise data.</p>	<p>NO</p>	<p>N/A</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>
<p>F. Internet or other similar network activity</p>	<p>Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.</p>	<p>YES</p>	<p>Consumer Directly, Lead Providers</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>

G. Geolocation data	Physical location or movements.	NO	N/A	Mortgage loan origination and related services*	See below**
H. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	NO	N/A	Mortgage loan origination and related services*	See below**
I. Professional or employment-related information	Current or past job history or performance evaluations.	YES	Consumer Directly, Government Entities, Lead Providers	Mortgage loan origination and related services*	See below**

<p>J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))</p>	<p>Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.</p>	<p>YES</p>	<p>Consumer Directly, Government Entities, Lead Providers</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>
<p>K. Inferences drawn from other personal information</p>	<p>Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	<p>NO</p>	<p>N/A</p>	<p>Mortgage loan origination and related services*</p>	<p>See below**</p>

* Related services may include, but are not limited to real estate services, insurance, escrow and other closing services, notary, appraisal, other consumer credit services, home warranty, and other services related to home purchase, home ownership, or related consumer transactions.

** While we do not sell your data, we may share that data with our joint marketing partners which include credit card companies, financial services providers, realtors, builders and other residential real estate companies. This sharing is done pursuant to federal law and is exempt from the California state requirements under CCPA.

Rights under CCPA

Right to Know About Personal Information Collected, Disclosed, or Sold. California consumers have the right to request that a business disclose what personal information it collects, uses, discloses, and sells.

Right to Request Deletion of Personal Information. Under CCPA, you may have the right to request the deletion of your personal information collected or maintained by the Company.

Right to Opt-Out of the Sale of Personal Information. Under CCPA, you may have the right to opt-out of the sale of their personal information by a business. Note that as defined in CCPA, the Company does not, and will not, sell your personal information.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights. Under CCPA, you have the right not to receive discriminatory treatment by the Company for the exercise of the privacy rights conferred by the CCPA.

Instructions for Submitting a Verifiable Consumer Request to Know, Delete, or Opt-Out

For a request to be acknowledged, you must email admin@skywayfinancil.com. 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, or, in cases where your request requires a higher degree of certainty, we may use a third-party identity verification service or ask for a photo ID or for more information. Any information you provide us that is not already in our system will be deleted after your request has been fulfilled.

Authorized Agents

You may use an authorized agent to submit a request to know or a request to delete. If you use an authorized agent to submit a request to know or a request to delete, you

must provide the Company with written permission from you giving the authorized agent permission to submit the request on your behalf, and you may be required to verify the authorized agent's identity with the Company. The Company may deny a request from an agent that does not submit proof that they have been authorized by the consumer to act on their behalf.

Additional Information

For more information about our general privacy policy, please visit

[Go to Privacy Policy](#)

Date this privacy policy was last updated: 03/15/2021.