PRIVACY POLICY

WHY AM I SEEING THIS NOTICE? Federal law gives consumers the right to limit some but not all sharing of their personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT INFORMATION IS COLLECTED? The types of personal information we collect and share depend on the product or service you have with us.

Contact forms: If you fill out a contact form on our site, we store that information in a database and use the information to respond to you regarding the reason you contacted us.

Cookies: Our Web site uses cookies. A cookie is a bit of data stored on a visitor’s device to help us improve your experience on our site and identify repeat visits. Cookies enable us to track and target the interests of our users to enhance the experience on our site. Using cookies is not a way to link to any personal information on our site.

Embedded Content from other sites: Content on this site may include embedded content (e.g. videos, images, etc.). Embedded content from other websites behaves in the same way as if the visitor has visited the other website. Embedded content may use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content.

1003 Mobile and Web Applications: Using the SimpleNexus Platform in association with a mortgage application increases the amount of information collected. This information may include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

HOW DOES SIMplenEXUS PROTECT MY PERSONAL INFORMATION? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also require third parties doing business with us to comply with all privacy and security laws.
**HOW IS MY INFORMATION SHARED?** Companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons companies can share customers’ personal information; whether SimpleNexus chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does SimpleNexus Share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We do not share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes—We do not have affiliates</td>
<td>No</td>
<td>We do not share</td>
</tr>
</tbody>
</table>

To limit sharing or direct marketing contact, or for other privacy related questions: Email support@simplenexus.com or call 1-855-684-2777, option 1. Direct marketing is email, postal mail and telephone marketing. Your telephone and e-mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law. If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

**Why can’t I limit all sharing?** Federal law gives you the right to limit the following:

- Sharing information on creditworthiness for affiliates’ everyday business purposes
- Affiliates from using your information to market to you
• Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**WHAT HAPPENS WHEN I LIMIT SHARING FOR AN ACCOUNT THAT IS HELD JOINTLY?**

Your choices will apply to everyone on your account.

**Definitions**

**Affiliates**: Companies related by common ownership or control. They can be financial and nonfinancial companies. *SimpleNexus has no affiliates.*

**Non-affiliates**: Companies not related by common ownership or control. They can be financial and nonfinancial companies. *SimpleNexus does not share your personal information with non-affiliates for marketing purposes.*

**Joint marketing**: A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *SimpleNexus does not share your personal information for joint marketing.*

**Other important information**

Certain of our policies are designed to address the laws of the individual state in which you reside. Please note those individual circumstances below that may apply to you (If you are not a resident of the state indicated, such policies do not apply to you.)

**For California Residents Only**: In accordance with California Law, we will not share information we collect about you with non-affiliated third parties, except as permitted by California law, such as to service your accounts. We will limit sharing among our affiliates to the extent permitted by California law. If you live in California, additional notice may apply.

**For Nevada Residents Only**: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To Limit direct marketing contact section. Nevada law requires we provide the following contact information:

Bureau of Consumer Protection  
Office of the Nevada Attorney General  
555 E. Washington Street, Suite 3900  
Las Vegas, NV 89101  
Phone number – 702.486.3132  
email **BCPINFO@ag.state.nv.us**
For North Dakota Residents Only: In accordance with NDCC section 6-08.1-04, we will not share personal information with non-affiliates either for them to market you or for joint marketing, without your authorization*.

For Vermont Residents Only: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by Vermont law.
FOR CALIFORNIA RESIDENTS ONLY

Important Privacy Choices for Consumers
You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights
You have the right to restrict the sharing of personal and financial information with a company’s affiliates and outside companies. Nothing in this notice prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This may include sending you information about some other products or services.

Your Choices
Restrict information sharing with companies we own or control (affiliates):
SimpleNexus has no affiliates.

Restrict information sharing with other companies we do business with to provide financial products and services: Unless you say opt-out, we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

You may make your privacy choice at any time. If we do not hear from you, we may share some of your information with other companies with whom we have contracts to provide products and services.

Access to Specific Information and Data Portability Rights: You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you your information.

Deletion Request Rights: You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and notify our service providers to delete) your personal information from our records, unless an exception applies. Note: the Gramm-Leach-Bliley Act exclusion states that any personal information collected, processed, sold, and disclosed pursuant to the federal Gramm-Leach-Bliley Act (GLBA) is exempt from CCPA coverage.

Exercising Access, Data Portability, and Deletion Rights: To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either Email us at support@simplenexus.com or call 1-855-684-2777, option 1. Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child. You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

• Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
• Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

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. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

To exercise your choice, contact your lender in accordance with their privacy policy.
FOR NEVADA RESIDENTS ONLY

Additional Online Privacy Notice

SimpleNexus, LLC (“SimpleNexus”) utilizes websites and/or online services to collect the following information that is covered Nevada Senate Bill 538 (2017), which amended Chapter 603A of the Nevada Revised Statutes (collectively hereinafter referred to as the “Covered Information”):

- First and last names of our customers;
- Home or other physical addresses, which may include the names of streets and/or the names of cities or towns where our customers reside or receive U.S. Mail;
- Electronic email addresses;
- Telephone numbers;
- Social security numbers;
- Identifiers that allow our customers to be contacted either physically or online; and/or
- Other personally identifiable information that you may provide or be asked to provide during your online experience.

We do not share this information with third parties without your consent. We have no affiliated companies. Prior to the time your account is opened, you may review and/or request changes to any of your Covered Information by contacting your lender according to their privacy policy.

We and/or our third-party vendors may collect additional Covered Information about your online activities over time or across different Internet websites or online services when you use this Internet website or our other online services. That information will be treated in accordance with (1) this Nevada Privacy Policy and (2) the Privacy Policies on the SimpleNexus website.

We will notify you of any material changes to this Additional Online Privacy Notice for Nevada Residents Only via amendments to this Notice posting at this website address/URL.

The effective date of this notice is January 1, 2020.