



California Website Privacy Policy

THE FOLLOWING ONLY APPLIES TO CALIFORNIA RESIDENTS

The California Consumer Privacy Act ("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.

Access to Specific Information

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:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you.
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
 - sales, identifying the personal information categories that each category of recipient purchased; and
 - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

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 direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

1. Complete the transaction for which we collected the personal information, provide a good or 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.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.
4. Exercise free speech, ensure the right of another **consumer** to exercise their free speech rights, or exercise another right provided for by law.



5. Comply with the **California** Electronic Communications **Privacy Act** ([Cal. Penal Code § 1546 et. seq.](#)).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and **privacy** laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
7. Enable solely internal uses that are reasonably aligned with **consumer** expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Access and Deletion Rights

To exercise the access and deletion rights described above, please submit a verifiable **consumer** request to us by either:

- **Calling us at:** 844-606-9533
- **Visiting:** www.lendage.com
- If you are a Lendage Customer: [Sign In](#)
- 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 only make a verifiable **consumer** request for access or deletion once 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. However, we do consider requests made through your password protected account sufficiently verified when the request relates to personal information associated with that specific account.

We will only use personal information provided in a verifiable **consumer** request to verify the requestor's identity or authority to make the request.



Response Timing and Format

We endeavor to respond to a verifiable **consumer** request within forty-five (45) days of its receipt. If we require more time, we will inform you of the reason and extension period in writing.

If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable **consumer** request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your personal information that is readily usable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable **consumer** request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

You do not need to create an account with us to exercise your opt-out rights. We will only use personal information provided in an opt-out request to review and comply with the request.

Non-Discrimination

We will not discriminate against you for exercising any of your **CCPA** rights. Unless permitted by the **CCPA**, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.

However, we may offer you certain financial incentives permitted by the **CCPA** that can result in different prices, rates, or quality levels. Any **CCPA**-permitted financial incentive we offer will reasonably relate to your personal information's value and contain written terms that describe the **program's** material aspects. Participation in a financial incentive **program** requires your prior opt in consent, which you may revoke at any time.

Other California Privacy Rights

California Civil Code Section § 1798.83 permits users of our Website that are **California** residents to request certain information regarding our disclosure of personal information to third parties for their direct marketing purposes. To make such a request, please write to us at:_____.



Contact Information

If you have any questions or comments about the ways in which we collect and use your information described in the **Privacy** Policy, your choices and rights regarding such use, or wish to exercise your rights under **California** law, please do not hesitate to contact us at:

Phone: 844-606-9533

Website: <https://www.lendage.com/contact-us/>

Email: LoanCompliance@lendage.com

Postal Address:

Lendage, LLC
1875 South Grant Street, Suite 510
San Mateo, CA 94402

Attn: Legal/Compliance