

## Collection of Personal Information Notice

<b>Reason for Notice?</b>	This Notice is provided in accordance with the California Consumer Privacy Act (CCPA). The Notice explains your rights under the CCPA and identifies the types of personal information NOVA FINANCIAL & INVESTMENT CORPORATION dba Nova Home Loans (NOVA) will collect and how that information will be used in conjunction with your mortgage application.
<b>Why is personal information needed?</b>	All financial companies need to collect and share customer's personal information to run their everyday business. In the section below, we list the reasons Nova collects consumer personal information and how that information is used or shared.

Type of Information Collected	How and why is this used	How is this information shared
<p><b>Income and Employment</b> NOVA may collect this information from your verbal statements or electronic entry, payroll documents, bank statements, financial documents, tax documents, or from third party data providers.</p>	To determine your eligibility for the mortgage you have applied for when applicant income must be fully documented.	This information will be shared with our corresponding lending partners or loan servicing company that ultimately purchases your loan and will be included in reporting as required by state and federal laws.
<p><b>Assets and Liabilities</b> NOVA may collect this information from your verbal statements or electronic entry, the credit bureaus, account statements, financial documents, or court orders.</p>	To determine your eligibility for the mortgage you have applied for when applicant assets and liabilities must be documented.	This information will be shared with our corresponding lending partners or loan servicing company that ultimately purchases or services your loan and will be included in reporting as required by state and federal laws.
<p><b>History of Occupancy</b> NOVA may collect this information from your verbal statements or electronic entry, the credit bureaus, title documents, or tax documents.</p>	When Loan qualification requirements and guidelines require applicant residency history to be documented.	This information will be shared with our corresponding lending partners of loan servicing company that ultimately purchases or services your loan.
<p><b>Subject Property Information Including property address, loan amount, value, liens,</b> NOVA may collect this information from your verbal statements or electronic entry, purchase contract, account statements, title reports, or appraisals.</p>	This information is needed to evaluate your application and ensure the property meets loan qualification and guideline requirements. Additionally, this information may also be used for marketing purposes or additional product offerings.	This information will be shared with our corresponding lending partners or servicing company that purchases your loan. Additionally, it will be shared with the appraiser, insurance provider, title company, credit bureaus, and marketing affiliates, and may become public record.
<p><b>Contact Information Including phone number, email address, mailing address</b> NOVA may collect this information from your verbal statements or electronic entry.</p>	This information is used to contact you in regards to your mortgage application. Additionally, this information may also be used to market additional services that NOVA believes may be beneficial to you.	This information will be shared with our corresponding lending partners or servicing company that purchases your loan. Additionally, it will be shared with the appraiser, insurance provider, title companies, credit bureaus, and marketing affiliates.

## Your Rights under California Consumer Privacy Act

- You may request to know what categories of information NOVA has collected and how that information was used or shared.
- □ You may request copies of the documents that you provided during the application process.
  - NOVA will not provide copies of Federal/State issued identification documents, documents with social security number or other government-issued identification numbers, documents with financial account numbers.
- You may request to have your information deleted from our records.
  - By law, NOVA cannot delete any information received in conjunction with a mortgage application. We will, however, restrict access to your information to crucial personnel and notify our affiliates of your request for deletion and cease any marketing to you.
- You may Opt-Out of any future marketing.

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### To exercise your rights under CCPA

- Call: 800-955-9125 - our menu will prompt you through your choice(s)
- Email: [Optout@novahomeloans.com](mailto:Optout@novahomeloans.com)
- Visit us online: [WWW.NOVAHOMELOANS.COM](http://WWW.NOVAHOMELOANS.COM)

**Please note:**

If you are a *new* customer, we can begin sharing your information 5 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to exercise your rights under the CCPA.

### Questions?

Call 800-955-9125 or go to [WWW.NOVAHOMELOANS.COM](http://WWW.NOVAHOMELOANS.COM)

## Who we are

<b>Who is providing this Notice?</b>	NOVA Home Loans
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## What we do

<b>How does NOVA Home Loans protect your personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards, secured files, secure buildings, and restricting employee access.
<b>Why can't NOVA Home Loans delete my information?</b>	Federal and state lending laws require that we maintain records of all mortgage of applications received. Additionally, we must report certain application information on a quarterly and annual basis to state and federal regulators for review.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your loan application.