

PRIVACY NOTICE FOR PENNYMAC OFFICE VISITORS WHO ARE CALIFORNIA RESIDENTS

The California Consumer Privacy Act of 2018 (“CCPA”) provides California residents with privacy rights related to the personal information businesses collected about you and your household. The purpose of this privacy policy is to provide you with a description of our business practices regarding the collection, use, disclosure, and sale of your personal information and of your rights regarding your personal information.

COVID-19

PennyMac is implementing health and safety measures as a result of COVID-19, which includes asking you screening questions (online or in person) regarding symptoms, potential COVID-19 exposure and contacts, and whether you have been lab-tested for COVID-19 in the past 14 days. If you choose, you may also have your temperature taken by an onsite nurse. If you elect to have your temperature taken, the results may be shared with PennyMac.

Any individual who reports having or is observed to have any COVID-19 symptoms, or who has recently been in contact with anyone who has tested positive for COVID-19 or is symptomatic, will not be allowed to enter our facilities.

Categories of Personal Information Collected

Category	Examples	What the Category May Be Used For
A. Identifiers	A real name, alias, PennyMac sponsor name, company name, email address, or other similar identifiers.	<ul style="list-style-type: none">• Administrative Functions• Company Correspondence• Security and Building Access
B. Any categories of personal information described in the California Customer Records Act (Cal. Civ. Code section 1798.80(e))	A name, telephone number, medical information.	<ul style="list-style-type: none">• Administrative Functions• Company Correspondence• Emergency Response and Contact Information• Security and Building Access
C. Characteristics of protected classifications under California or federal law.	Medical condition	<ul style="list-style-type: none">• Security and Building Access
D. Sensory data	Electronic, visual, or similar information, such as a picture.	<ul style="list-style-type: none">• Security and Building Access
E. Inferences drawn from any personal information	A profile used to authorize clearance to enter a PennyMac office.	<ul style="list-style-type: none">• Security and Building Access

Categories of Sources From Which Personal Information is Collected

1. Directly from you, when you provide us with your personal information. For example, when you complete the screening questions on the iPad at one of our California PennyMac locations.
2. Directly from the onsite nurse. For example, if you choose to have your temperature taken.

Business Purpose For Collecting Your Personal Information

1. For security purposes, so that we have a record of who visited a PennyMac facility.
2. For health and safety measures, in an effort to protect others from possible exposure to COVID-19.

Categories Of Third Parties With Whom We May Disclose Your Personal Information

1. Suppliers who provide products or services to PennyMac.
2. Outside counsel, when needed.
3. Legal, regulatory, or other similar authorities and/or agencies, when required.

In the preceding 12 months, PennyMac has disclosed to a Supplier the following categories of personal information (see examples of each category above):

- A. Identifiers;
- B. Categories of personal information described in the California Customer Records Act (Cal. Civ. Code section 1798.80(e));
- C. Characteristics of protected classifications under California or federal law;
- D. Sensory data; and
- E. Inferences drawn from any personal information.

PennyMac does not sell personal information, including personal information of minors under the age of 16.

Right to Know

You have the right to request that PennyMac disclose what personal information we have collected, used, disclosed, and sold over the preceding 12 months. You may request that PennyMac provide you with the following:

1. Categories of personal information we collected about you;
2. Categories of sources from which the personal information was collected;
3. Business or commercial purposes for which we collected or sold the personal information;
4. Categories of third parties with whom we share personal information;
5. Categories of personal information we sold or disclosed, and the categories of third parties to whom the personal information was sold or disclosed.

Right to Request Deletion

You have the right to request the deletion of the personal information we collected about you. However, we may deny your request if there are any conflicts with our Corporate record retention requirements, federal or state law, or if it falls under any other CCPA exception.

Right to Opt-Out of the Sale of Personal Information

You have the right to opt-out of the sale of your personal information. PennyMac does not sell personal information.

Right to Non-Discrimination for the Exercise of a Consumer's Privacy Rights

You have the right not to receive discriminatory treatment for the exercise of your CCPA privacy rights. PennyMac does not, and will not, discriminate against you for exercising your CCPA privacy rights.

Submit Your Request to Know or Delete

If you are a resident of the State of California, you may submit your request to know and/or request to delete by email at amy.bernardino@pnmac.com, by phone at (866) 695-4122, ext. 2853. When submitting a request, please advise which right you are exercising and so that we may verify your identity, provide the following information:

1. Your full name;
2. The email address associated with the information you provided; and
3. Your contact phone number.

An authorized agent may submit a request to know or delete on your behalf. In order to authorize an agent, you must provide PennyMac with written authorization, including your name, the name of the individual you wish to authorize, the date, and your signature. PennyMac may also request identification information from the individual.

Contact Information

If you have any questions or concerns about our privacy policies and practices, you may contact PennyMac using the information below.

PennyMac Loan Services, LLC
Attention: Corporate Privacy
PO Box 788
Moorpark, CA 93020-9903
P: [\(866\) 601-3518](tel:8666013518)

A link to PennyMac's consumer privacy policies may be found at: <https://www.pennymacusa.com/privacy>

This privacy policy was last updated on September 28, 2020, and is subject to change.