



## **Privacy Policy**

Last Updated on February 2025

Your privacy is of great importance to us. This privacy policy exists to tell you what kind of information we may gather while you visit our website and how we may use such information.

We do not collect any personally identifiable information about individuals with two exceptions: when such information is voluntarily submitted by the visitor through forms, and some incidental statistics of site usage which are collected automatically through google conversions.

We take our clients' privacy very seriously. We understand that your privacy is important. This Privacy Policy describes how we collect and use the personal information that we collect about you on this website (Summit Home Mortgage, LLC & by affiliation Arive LOS).

By continuing to use the Website, you agree to this Privacy Policy and the collection, use, disclosure, and storage of your personal information as described by this Privacy Policy.

### **PERSONAL INFORMATION YOU CHOOSE TO PROVIDE**

To enable visitors of our website to see certain pages, when specifically requested by them, we require contact information, (such as name, e-mail address, and cell phone number). The information collected shall be used for the purposes specified when it was collected, to respond to visitor's inquiries, and fulfill e-mail messaging and texting programs to notify visitors about new content or services on our website.

We may also collect personal information about you from third party sources, which we may combine with information that you provided to us or we previously collected. For example, we may receive information from a social media service about you if you use a social media account to log into the Website.

Any information given to us shall be stored and managed with the greatest care, and will not be used in ways to which you have not consented. We will not sell, rent, or exchange such personally identifiable information to any other organization or entity.

Notwithstanding the above, we may indeed disclose personal information if required to do so by subpoenas, court orders or legal process or when such disclosure is made for establishment or exercise of legal rights or in defending against legal claim, or as otherwise required by law.

If you decide you no longer wish to receive postal mailings and/or e-mails from us, please let us know by sending an e-mail or writing to us and telling us you no longer wish to receive postal mail and/or e-mail. Please provide us with your exact name, postal address, and/or e-mail address. We will make sure your name is removed from our mailing list.

### **INFORMATION AUTOMATICALLY COLLECTED AND STORED - cookies and other tracking technologies**

In common with many websites, we also measure the performance of our website in order to improve and customize it in favor of our visitors. During your visit, we may automatically collect and temporarily store certain usage information about visits to our websites. This information may include information such as your web request, internet protocol (“ip”) address, browser type, referring/ existing pages and urls, domain names, pages viewed and the date and time of your request and other such information that uniquely identify your browser. Such information is used for system administration and for producing usage statistics. We may entrust third parties with the described performance measurement. Such third parties will be required to use appropriate confidentiality and security measures.

Our website may deposit certain bits of information called “cookies” in a visitor’s computer. Generally, a cookie assigns a unique number to the visitor that has no meaning outside the assigning site. Cookies can tell us how and when pages in a website are visited and by how many people. This technology does not collect an individual visitor’s identifying information; rather, this information is also in an aggregate form. The purpose of this technology and the information it provides is again to help us improve our website. Most web browsers allow the user to deny or accept the cookie feature. However, please note that cookies may be necessary to provide you with certain features (e.g. Customized

delivery of information) available on our website. Further information about cookies can be found at <http://www.microsoft.com/info/cookies.mspxd>

Our websites do not respond to or honor Do Not Track signals.

### **Google Ads Performance Max**

Google PMax is a web analytics tool to monitor user activity on our website and improve the user experience by analyzing user trends to diagnose technical problems. Google PMax delivers deidentified or anonymous data on how users are navigating through our website via heatmaps and cookies. Google PMax does not access, harvest or sell this data. For more information, please visit <https://policies.google.com/privacy>.

### **Arive LOS**

Links to Arive LOS on this site are provided as a convenience to you. Arive LOS is subject to their own privacy policy. For more information please visit:

[https://www.arive.com/legal/privacy-](https://www.arive.com/legal/privacy-policy#:~:text=We%20do%20not%20sell%20your,if%20we%20receive%20no%20money)

[policy#:~:text=We%20do%20not%20sell%20your,if%20we%20receive%20no%20money.](https://www.arive.com/legal/privacy-policy#:~:text=We%20do%20not%20sell%20your,if%20we%20receive%20no%20money)

### **LINKED SITES**

Links on this site to websites are provided as a convenience to you. Such linked sites are outside our control and responsibility and are not covered by this policy. If you use any such linked sites, you should consult the privacy policies posted on those websites.

### **LINKS TO SOCIAL MEDIA SITES**

We encourage you to review your privacy options and settings with the social media platforms and networks you use to understand what choices you have about disclosing your information through those platforms and networks with us.

### **USER'S DATA**

UPON A USER'S REQUEST, WE SHALL REMOVE ALL THE USER'S DATA FROM THE WEBSITE. ALL REMOVED USER'S DATA SHALL BE KEPT FOR THREE ADDITIONAL MONTHS (OFFLINE) BEFORE DELETION.

## **CONSENT TO MESSAGING**

If the user fills out a form on the website where their cell phone/mobile number is collected, they consent to receive notification messages from our company. By clicking "Submit", users agree to all Terms of Use and our Privacy Policy.

By submitting your phone number, you are authorizing us to send you text messages and notifications. Message frequency may vary. Message/data rates apply. Reply STOP to unsubscribe to a message sent from us.

## **THIRD PARTIES**

We do not share data with third parties for marketing/promotional purposes.

## **SECURITY**

ALTHOUGH WE TAKE NECESSARY MEASURES IN ORDER TO PROVIDE A SECURE WEBSITE WE CAN NOT FULLY CONTROL AND THEREFORE CAN NOT BE LIABLE FOR ALL INTERRUPTIONS, INTRUSIONS, ERRORS, LOSS OF DATA OR ANY OTHER INTERFERENCES WITH THE USE OF THIS WEBSITE CAUSED BY A BREACH OF SECURITY.

## **LIMITATION OF LIABILITY**

UNDER NO CIRCUMSTANCES, INCLUDING BUT NOT LIMITED TO NEGLIGENCE, SHALL WE BE LIABLE FOR ANY SPECIAL OR CONSEQUENTIAL DAMAGES THAT RESULTS FROM THE USE OF, OR THE INABILITY TO USE, THE WEBSITE AND THE MATERIALS IN IT.

WITHOUT DEROGATING THE AFOREMENTIONED, IN NO EVENT SHALL OUR TOTAL LIABILITY EXCEED THE AMOUNT PAID BY YOU, IF ANY, FOR ACCESSING THE SITE.

## **CONTACT INFORMATION**

FOR ANY QUESTION OR TO REQUEST MODIFICATION OR DELETION OF YOUR PERSONAL INFORMATION, PLEASE E-MAIL [SUPPORT@HMRSOL.COM](mailto:SUPPORT@HMRSOL.COM).

## **CHILDREN'S PRIVACY**

We do not intend for our websites or other online services to knowingly collect or solicit any information from anyone under the age of 13 or knowingly allow minors under the age of 13 to disclose their Personal Information to us through the Sites. The Sites are directed to individuals who are permitted to share their Personal Information without parental consent. If you believe that we might have any information from a child under the age of 13, please contact us as directed below in the “Contacting Us” section. You may mark your inquiry “COPPA Information Request.” Parents can learn more about how to protect children’s privacy online [HERE](#).

## **CHANGES AND UPDATES TO THIS POLICY**

WE RESERVE THE RIGHT TO AMEND THIS PRIVACY POLICY FROM TIME TO TIME. WE WILL PROVIDE NOTIFICATION OF THE CHANGE ON OUR WEBSITE. THE PRIVACY POLICY DOES NOT CREATE ANY CONTRACTUAL OR OTHER LEGAL RIGHT IN OR ON BEHALF OF ANY PARTY. Your continued use of the Website after these updates are posted represents your consent to the terms of the new Privacy Policy. Please regularly check this Privacy Policy for any such updates.

## **Additional Privacy Notice for California Residents**

THE FOLLOWING INFORMATION IS ONLY APPLICABLE TO CALIFORNIA RESIDENTS (“CONSUMERS”). THE TERMINOLOGY USED BELOW RELIES ON AND IS DRAWN FROM THE CALIFORNIA CONSUMER PRIVACY ACT OF 2018 (“CCPA”).

AS A COURTESY, THE FOLLOWING DISCLOSURES INCLUDE INFORMATION THAT IS EXEMPT FROM CCPA. THE COURTESY DISCLOSURES ARE MADE WITH A RESERVATION OF ALL RIGHTS THAT WE HAVE UNDER CCPA.

## **PERSONAL INFORMATION WE COLLECT**

WE COLLECT 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”). AMONGST OTHERS, PERSONAL INFORMATION DOES NOT INCLUDE PUBLICLY AVAILABLE INFORMATION; DE-IDENTIFIED OR AGGREGATED INFORMATION; AND INFORMATION COVERED BY CERTAIN INDUSTRY-SPECIFIC PRIVACY LAWS SUCH AS THE FAIR CREDIT REPORTING ACT (FCRA), GRAMM-LEACH-BLILEY ACT (GLBA), AND CALIFORNIA FINANCIAL INFORMATION PRIVACY ACT (FIPA).

WE HAVE COLLECTED, AND WILL COLLECT, THE FOLLOWING CATEGORIES OF PERSONAL INFORMATION ABOUT OUR CALIFORNIA CONSUMERS:

- “SENSITIVE PERSONAL INFORMATION” SUCH AS SOCIAL SECURITY NUMBERS (SSNS), DRIVER’S LICENSE, FINANCIAL ACCOUNT OR CARD NUMBERS, PRECISE GEOLOCATION, RACIAL AND ETHNIC CHARACTERISTICS, CONTENTS OF MAIL, EMAIL AND TEXT MESSAGES, GENETIC AND BIOMETRIC DATA.
- “PERSONAL IDENTIFIERS” SUCH AS NAME, ALIAS, ADDRESS, UNIQUE IDENTIFIER, INTERNET PROTOCOL ADDRESS, EMAIL ADDRESS, ACCOUNT NUMBER, SOCIAL SECURITY NUMBER, OR GOVERNMENT IDENTIFICATION NUMBER.
- “OTHER PERSONAL INFORMATION” AS DESCRIBED IN CAL. CIV. CODE § 1798.80, INCLUDING ANY INFORMATION THAT IDENTIFIES, RELATES TO, DESCRIBES, OR IS CAPABLE OF BEING ASSOCIATED WITH A PARTICULAR INDIVIDUAL. THIS INCLUDES THE PERSON’S 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, OR ANY OTHER FINANCIAL INFORMATION. THIS DOES NOT INCLUDE PUBLICLY AVAILABLE INFORMATION THAT IS LAWFULLY MADE AVAILABLE TO THE GENERAL PUBLIC FROM FEDERAL, STATE, OR LOCAL GOVERNMENT RECORDS.
- “PROTECTED CHARACTERISTICS” UNDER CALIFORNIA OR FEDERAL LAW FOR CLASSIFICATIONS SUCH AS AGE (40 YEARS OR OLDER), RACE, COLOR, ANCESTRY, NATIONAL ORIGIN, CITIZENSHIP, MARITAL STATUS, MEDICAL CONDITION, PHYSICAL OR MENTAL DISABILITY, SEX (INCLUDING GENDER, GENDER IDENTITY, GENDER

EXPRESSION, PREGNANCY OR CHILDBIRTH AND RELATED MEDICAL CONDITIONS), OR VETERAN OR MILITARY STATUS.

- “COMMERCIAL INFORMATION” SUCH AS RECORDS OF PERSONAL PROPERTY, PRODUCTS OR SERVICES PURCHASED, OBTAINED, OR CONSIDERED, OR OTHER PURCHASING OR CONSUMING HISTORIES OR TENDENCIES.
- “INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION” SUCH AS BROWSING HISTORY, SEARCH HISTORY, INFORMATION ON A CONSUMER’S INTERACTION WITH A WEBSITE, APPLICATION, OR ADVERTISEMENT.
- “GEOLOCATION DATA” SUCH AS PHYSICAL MOVEMENTS OR LOCATION.
- “SENSORY DATA” SUCH AS AUDIO, ELECTRONIC, VISUAL, THERMAL, OLFACTORY, OR SIMILAR INFORMATION.
- “PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION” SUCH AS CURRENT OR PAST JOB HISTORY OR PERFORMANCE EVALUATIONS.
- “INFERENCES” SUCH AS PROFILE REFLECTING A PERSON’S PREFERENCES, CHARACTERISTICS, PSYCHOLOGICAL TRENDS, PREDISPOSITIONS, BEHAVIOR, ATTITUDES, INTELLIGENCE, ABILITIES, AND APTITUDES.

WE WILL NOT COLLECT ADDITIONAL CATEGORIES OF PERSONAL INFORMATION OR USE PERSONAL INFORMATION COLLECTED FOR ADDITIONAL PURPOSES WITHOUT NOTIFYING YOU.

## **SOURCES OF PERSONAL INFORMATION**

CATEGORIES OF SOURCES FROM WHICH WE HAVE COLLECTED THE PERSONAL INFORMATION:

- DIRECTLY FROM YOU

- VENDORS INCLUDING BOTH SERVICE PROVIDERS AND THIRD PARTIES
- AUTOMATICALLY COLLECTED THROUGH YOUR USAGE OF OUR SERVICE
- PUBLICLY AVAILABLE SOURCES
- APPLICANTS AND EMPLOYEES

## **USES OF PERSONAL INFORMATION**

WE USE PERSONAL INFORMATION FOR THE FOLLOWING PURPOSES:

- PERFORMING SERVICES ON OUR BEHALF, INCLUDING MAINTAINING OR SERVICING ACCOUNTS, PROVIDING CUSTOMER SERVICE, PROCESSING OR FULFILLING ORDERS AND TRANSACTIONS, VERIFYING CUSTOMER INFORMATION, PROCESSING PAYMENTS, PROVIDING FINANCING, PROVIDING ADVERTISING OR MARKETING SERVICES, PROVIDING ANALYTIC SERVICES, OR PROVIDING SIMILAR SERVICES ON OUR BEHALF.
- HELPING TO ENSURE SECURITY AND INTEGRITY TO THE EXTENT THE USE OF THE CONSUMER'S PERSONAL INFORMATION IS REASONABLY NECESSARY AND PROPORTIONATE FOR THESE PURPOSES.
- DEBUGGING TO IDENTIFY AND REPAIR ERRORS THAT IMPAIR EXISTING INTENDED FUNCTIONALITY.
- SHORT-TERM, TRANSIENT USE, INCLUDING, BUT NOT LIMITED TO, NON-PERSONALIZED ADVERTISING SHOWN AS PART OF A CONSUMER'S CURRENT INTERACTION WITH THE BUSINESS, PROVIDED THAT THE CONSUMER'S PERSONAL INFORMATION IS NOT DISCLOSED TO ANOTHER THIRD PARTY AND IS NOT USED TO BUILD A PROFILE ABOUT THE CONSUMER OR OTHERWISE ALTER THE CONSUMER'S EXPERIENCE OUTSIDE THE CURRENT INTERACTION WITH THE BUSINESS.
- PROVIDING ADVERTISING AND MARKETING SERVICES, EXCEPT FOR CROSS-CONTEXTUAL BEHAVIORAL ADVERTISING, TO THE CONSUMER PROVIDED THAT, FOR THE PURPOSE OF ADVERTISING AND MARKETING, A SERVICE PROVIDER OR CONTRACTOR SHALL NOT COMBINE THE PERSONAL INFORMATION OF OPTED-OUT CONSUMERS THAT THE SERVICE PROVIDER OR CONTRACTOR RECEIVES FROM, OR ON BEHALF OF, THE BUSINESS WITH PERSONAL INFORMATION THAT THE SERVICE PROVIDER OR CONTRACTOR RECEIVES FROM, OR ON BEHALF OF, ANOTHER PERSON OR PERSONAL OR COLLECTS FROM ITS OWN INTERACTIONS WITH CONSUMERS.
- AUDITING RELATED TO COUNTING AD IMPRESSIONS TO UNIQUE VISITORS, VERIFYING POSITIONING AND QUALITY OF AD IMPRESSIONS, AND AUDITING COMPLIANCE WITH THIS SPECIFICATION AND OTHER STANDARDS.



- UNDERTAKING INTERNAL RESEARCH FOR TECHNOLOGICAL DEVELOPMENT AND DEMONSTRATION.

- UNDERTAKING ACTIVITIES TO VERIFY OR MAINTAIN THE QUALITY OR SAFETY OF A SERVICE OR DEVICE THAT IS OWNED, MANUFACTURED, MANUFACTURED FOR, OR CONTROLLED BY THE BUSINESS, AND TO IMPROVE, UPGRADE, OR ENHANCE THE SERVICE OR DEVICE THAT IS OWNED, MANUFACTURED, MANUFACTURED FOR, OR CONTROLLED BY THE BUSINESS.

- SUPPORT EMPLOYMENT, INFRASTRUCTURE, AND HUMAN RESOURCE MANAGEMENT INCLUDING PROVIDING BENEFITS TO EMPLOYEES, BENEFICIARIES AND DEPENDENTS SUCH AS HEALTHCARE AND RETIREMENT PLANS.

#### DISCLOSURE OF PERSONAL INFORMATION

WE DISCLOSE CATEGORIES OF PERSONAL INFORMATION WITH OUTSIDE COMPANIES OR ORGANIZATIONS, INCLUDING SERVICE PROVIDERS SUBJECT TO APPROPRIATE CONFIDENTIALITY AND USE RESTRICTIONS, AS PART OF PROVIDING PRODUCTS AND SERVICES, COMPLETING TRANSACTIONS, SUPPORTING OUR EVERYDAY OPERATIONS, BUSINESS MANAGEMENT OR DEVELOPMENT, AND COMPLIANCE. SUCH THIRD PARTIES MAY INCLUDE:

AFFILIATED FINANCIAL OR NONFINANCIAL COMPANIES: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

MARKETING PROVIDERS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, INFERENCES.

ADVISORS (EXAMPLES INCLUDE ATTORNEYS, CONSULTANTS, AND ACCOUNTANTS): PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

REGULATORS AND GOVERNMENTAL AGENCIES: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC

NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

SHIPPING VENDORS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION.

CREDIT REPORTING AGENCIES AND DISPUTE VENDORS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

FORECLOSURE TRUSTEES AND VENDORS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

LAW ENFORCEMENT, GOVERNMENT ENTITIES, COURTS, AND PURSUANT TO LEGAL PROCESS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

HUMAN RESOURCES, INFORMATION SECURITY AND WORKFORCE MANAGEMENT VENDORS: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, PROTECTED CHARACTERISTICS, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, PROFESSIONAL OR EMPLOYMENT-RELATED INFORMATION, INFERENCES.

WE SHARE PERSONAL INFORMATION FOR THE PURPOSE OF CROSS-CONTEXTUAL BEHAVIORAL ADVERTISING. IN DOING SO, WE DISCLOSE THE FOLLOWING CATEGORIES OF PERSONAL INFORMATION: PERSONAL IDENTIFIERS, OTHER PERSONAL INFORMATION, SENSITIVE PERSONAL INFORMATION, COMMERCIAL INFORMATION, INTERNET OR OTHER ELECTRONIC NETWORK ACTIVITY INFORMATION, GEOLOCATION DATA, SENSORY DATA, INFERENCES.

WE DO NOT SELL THE PERSONAL INFORMATION OF MINORS UNDER 18 YEARS OF AGE WITHOUT AFFIRMATIVE AUTHORIZATION.

## RETENTION OF PERSONAL INFORMATION

WE STORE PERSONAL INFORMATION FOR AS LONG AS NECESSARY TO CARRY OUT THE PURPOSES FOR WHICH WE ORIGINALLY COLLECTED IT AND FOR OTHER LEGITIMATE BUSINESS PURPOSES, INCLUDING TO MEET OUR LEGAL, REGULATORY, OR OTHER COMPLIANCE OBLIGATIONS.

## CONSUMER RIGHTS UNDER THE CCPA

### RIGHT TO KNOW

YOU HAVE A RIGHT TO REQUEST THAT WE DISCLOSE TO YOU THE FOLLOWING (“RIGHT TO KNOW”):

THE CATEGORIES OF PERSONAL INFORMATION WE HAVE COLLECTED ABOUT YOU.

THE CATEGORIES OF SENSITIVE PERSONAL INFORMATION WE HAVE COLLECTED ABOUT YOU.

THE CATEGORIES OF SOURCES FROM WHICH WE HAVE COLLECTED PERSONAL INFORMATION ABOUT YOU.

OUR BUSINESS OR COMMERCIAL PURPOSE FOR COLLECTING OR SELLING PERSONAL INFORMATION.

THE CATEGORIES OF THIRD PARTIES WITH WHOM WE HAVE DISCLOSED PERSONAL INFORMATION AND THE CORRESPONDING CATEGORIES OF PERSONAL INFORMATION.

IF WE SOLD OR SHARED YOUR PERSONAL INFORMATION, THE CATEGORIES OF PERSONAL INFORMATION DISCLOSED AND A DESCRIPTION OF THE RECEIVING THIRD PARTIES.

THE SPECIFIC PIECES OF PERSONAL INFORMATION THAT WE HAVE COLLECTED ABOUT YOU.

### RIGHT TO DELETE

YOU HAVE A RIGHT TO REQUEST THAT WE DELETE YOUR PERSONAL INFORMATION (“RIGHT TO DELETE”). ONCE WE RECEIVE AND VERIFY YOUR REQUEST, WE WILL DELETE, DE-IDENTIFY, OR AGGREGATE YOUR PERSONAL INFORMATION UNLESS AN EXCEPTION APPLIES.

WE MAY DENY YOUR REQUEST TO DELETE IF RETAINING THE PERSONAL INFORMATION IS NECESSARY FOR US OR OUR SERVICE PROVIDERS TO:

COMPLETE THE TRANSACTION FOR WHICH THE PERSONAL INFORMATION WAS COLLECTED, PROVIDE A GOOD OR SERVICE REQUESTED BY THE CONSUMER, OR REASONABLY ANTICIPATED WITHIN THE CONTEXT OF A BUSINESS'S ONGOING BUSINESS RELATIONSHIP WITH THE CONSUMER, OR OTHERWISE PERFORM A CONTRACT BETWEEN THE BUSINESS AND THE CONSUMER.

HELP TO ENSURE SECURITY AND INTEGRITY TO THE EXTENT THE USE OF THE CONSUMER'S PERSONAL INFORMATION IS REASONABLY NECESSARY AND PROPORTIONATE FOR THOSE PURPOSES.

DEBUG TO IDENTIFY AND REPAIR ERRORS THAT IMPAIR EXISTING INTENDED FUNCTIONALITY.

EXERCISE FREE SPEECH, ENSURE THE RIGHT OF ANOTHER CONSUMER TO EXERCISE HIS OR HER RIGHT OF FREE SPEECH, OR EXERCISE ANOTHER RIGHT PROVIDED FOR BY LAW.

COMPLY WITH THE CALIFORNIA ELECTRONIC COMMUNICATIONS PRIVACY ACT PURSUANT TO CHAPTER 3.6 (COMMENCING WITH SECTION 1546) OF TITLE 12 OF PART 2 OF THE PENAL CODE.

TO ENABLE SOLELY INTERNAL USES THAT ARE REASONABLY ALIGNED WITH THE EXPECTATIONS OF THE CONSUMER BASED ON THE CONSUMER'S RELATIONSHIP WITH THE BUSINESS AND COMPATIBLE WITH THE CONTEXT IN WHICH THE CONSUMER PROVIDED THE INFORMATION.

COMPLY WITH A LEGAL OBLIGATION.

RIGHT TO CORRECT

YOU HAVE A RIGHT TO REQUEST THAT WE CORRECT YOUR PERSONAL INFORMATION IF IT IS INACCURATE ("RIGHT TO CORRECT"). ONCE WE VERIFY YOUR IDENTITY AND CONFIRM THAT YOUR PERSONAL INFORMATION IS INACCURATE, WE WILL MAKE THE CORRECTION.

RIGHT TO LIMIT THE USE OF SENSITIVE PERSONAL INFORMATION

YOU HAVE THE RIGHT TO DIRECT A BUSINESS THAT COLLECTS YOUR SENSITIVE PERSONAL INFORMATION TO LIMIT ITS USE TO USES WHICH ARE NECESSARY TO PERFORM THE SERVICES OR PROVIDE THE GOODS REASONABLY EXPECTED. HOWEVER, WE ONLY USE SENSITIVE PERSONAL INFORMATION AS EXEMPT FROM THE CCPA; TO PROVIDE THE GOODS AND SERVICES REQUESTED BY YOU; TO PREVENT, DETECT, AND

INVESTIGATE SECURITY INCIDENTS; TO RESIST MALICIOUS, DECEPTIVE, FRAUDULENT, OR ILLEGAL ACTIONS AND TO PROSECUTE THOSE RESPONSIBLE FOR SUCH ACTIONS; TO ENSURE PEOPLE'S PHYSICAL SAFETY; TO PERFORM SERVICES ON OUR BEHALF; TO VERIFY OR MAINTAIN THE QUALITY OR SAFETY OF OUR PRODUCTS, SERVICES, AND DEVICES; TO PROVIDE EMPLOYMENT RELATED SERVICES INCLUDING COMPENSATION AND BENEFITS.

RIGHT TO OPT OUT AND HOW TO SUBMIT A REQUEST TO OPT OUT

YOU HAVE A RIGHT TO OPT OUT OF THE SHARING OF YOUR PERSONAL INFORMATION.

YOU MAY SUBMIT A REQUEST TO OPT OUT BY CLICKING OUR DO NOT SHARE MY PERSONAL INFORMATION LINK.

THE CCPA GIVES CONSUMERS THE RIGHT TO OPT-OUT OF THE USE OF AUTOMATED DECISION-MAKING TECHNOLOGY IN CONNECTION WITH DECISIONS ABOUT THE CONSUMER'S WORK PERFORMANCE, ECONOMIC SITUATION, HEALTH, PERSONAL PREFERENCES, INTERESTS, RELIABILITY, BEHAVIOR, LOCATION, OR MOVEMENTS. HOWEVER, WE DO NOT USE AUTOMATED DECISION-MAKING TECHNOLOGY FOR PERSONAL INFORMATION THAT IS NOT COVERED BY FCRA, GLBA, AND CALFIPA.

RIGHT TO NONDISCRIMINATION

YOU HAVE A RIGHT NOT TO BE DISCRIMINATED AGAINST BY US IF YOU EXERCISE ANY OF YOUR RIGHTS UNDER THE CCPA, INCLUDING THOSE RIGHTS DESCRIBED IN THIS NOTICE. SPECIFICALLY, IF YOU EXERCISE ANY OF YOUR RIGHTS UNDER THE CCPA, (1) WE WILL NOT DENY GOODS OR SERVICES TO YOU, (2) WE WILL NOT CHARGE YOU DIFFERENT PRICES OR RATES FOR GOODS OR SERVICES (INCLUDING THROUGH THE USE OF DISCOUNTS OR OTHER BENEFITS OR IMPOSING PENALTIES); (3) WE WILL NOT PROVIDE YOU WITH A DIFFERENT LEVEL OR QUALITY OF GOODS OR SERVICES; AND (4) WE WILL NOT SUGGEST THAT YOU WILL RECEIVE DIFFERENT PRICES OR RATES FOR GOODS OR SERVICES, OR A DIFFERENT LEVEL OR QUALITY OF GOODS OR SERVICES.

SUBMITTING A REQUEST TO KNOW, REQUEST TO DELETE OR REQUEST TO CORRECT

YOU MAY SUBMIT A REQUEST TO US FOR THE INFORMATION DESCRIBED ABOVE BY: •  
CALLING 970-541-1222 • EMAILING [team@summit-hm.com](mailto:team@summit-hm.com)

IN ORDER TO PROTECT YOUR INFORMATION AND TO VERIFY YOUR IDENTITY, YOU WILL BE REQUIRED TO SUBMIT PROOF OF IDENTIFICATION WHEN YOU MAKE YOUR REQUEST. YOU WILL ALSO BE REQUIRED TO PROVIDE YOUR NAME, PHONE NUMBER, AND EMAIL ADDRESS. A MAILING ADDRESS WILL BE REQUIRED IF YOU WISH TO RECEIVE OUR RESPONSE VIA MAIL. ADDITIONAL EFFORTS TO VERIFY YOUR IDENTITY MAY BE REQUIRED TO PREVENT FRAUDULENT ACTIVITY. YOU MAY DESIGNATE A THIRD-PARTY AGENT TO MAKE A REQUEST UNDER THE CCPA ON YOUR BEHALF. THE AGENT WILL BE REQUIRED TO SUBMIT YOUR PROOF OF IDENTIFICATION AND WRITTEN PERMISSION SIGNED BY YOU AUTHORIZING THE AGENCY TO ACT ON YOUR BEHALF.