

BluPrint Privacy Policy

Overview

This privacy (the “Policy”) sets out how BluPrint Home Loans uses and protects personally identifiable information that a customer (referenced herein as “consumer”, “customer”, “you” or “your”) gives BluPrint when a consumer is using this website. BluPrint may share your personal information collected from you or other sources to originate your loan, service your account, or offer you a service or offer you a product offered by one of our affiliates or third-party service providers.

We take our responsibility to protect the privacy and confidentiality of the customer’s personal information very seriously. We maintain physical, electronic, and procedural safeguards that comply with Federal, state, and applicable laws to store and secure personal information about you from unauthorized access, alteration, and destruction. It is BluPrint’s policy to strictly restrict access to your personal information only to individuals who need the information to perform their job functions.

From time to time, we enter into agreements with other companies to provide services to us or make products and services available to you. Under these agreements, the companies may receive your personal information, but they are contractually required to safeguard the information provided, and they may not use it for any other purpose.

Bluprint Home Loans Website

This website is owned, managed, and maintained by BluPrint Home Loans. By using this website, you are consenting to this Policy.

Scope

Who is Covered by this Privacy Policy

This Policy applies to customers who are current customers or former customers. If we change our privacy policies to permit us to share additional information, we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance.

Policy Statement

This Policy outlines the reasons we may use or share your personal information. This policy details how you can limit BluPrint Home Loans from sharing your personal information.

What Personal Information We Collect and Share

The types of personal information we collect and share depend on the product or service you have with us. This information can include but is not limited to the following:

Social Security number and employment information;

Account balances, transaction history, and credit information;

Assets and investment experience;

Name, date of birth, email address, postal address, phone number, mobile number;

Debit or credit card details;

Information about your device (such as the IP address, which is a numerical code to identify your device that can provide information about the country, region or city where you are based); and

User information relating to your circumstances and how you use our sites, apps, and services.

How We Gather Your Personal Information

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and other information that you provide us (such as name, address, Social Security and account numbers, and income and employment history);
- Transactions with us, our affiliates, or others (such as loan balance, payment history, and other account information);
- Federal and state taxing authorities;
- Federal, state or local government agencies;
- Other financial institutions with which you do business;
- Mortgage settlement service providers like consumer reporting agencies (such as account information and information about your creditworthiness); or
- Website page visits, web browsers, and blog post comments (such as non-personal information which includes the date, time, location, and cookies).

Information Collected When Using This Website

We do not access information about your identity while you are using our website. Your information is used after an application is completed or once you submit a contact form. Before completing an application or contact form your personal information will remain anonymous to us. We only collect the date, time, location, and activity on the website.

Cookies

Cookies are small text files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enables the sites or service providers systems to recognize your browser and capture and remember certain information.

We use cookies to make it easier to navigate our site, to understand and save your preferences for future visits, keep track of advertisements, and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service

providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

If a user rejects cookies, the user's ability to use some areas of our website will be limited. For further information on cookies please visit <http://www.aboutcookies.org>.

Call Monitoring and Recording

If you communicate with us by telephone, we may monitor or record the call.

Why We Use Your Personal Data

We use your personal information collected through our websites or applications for several purposes, including the following:

- Business purposes — such as to process your loan transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus, or
- Marketing purposes — with service providers we use to offer our products and our services to you (please see below to limit how we contact you), or
- Use by a Third Party Service Providers – We may share your information with a third-party service provider which may offer their products or services to you directly.

What Information We Share

We may disclose collected information we have about you as permitted by law. We may provide information about you to third parties without your consent, as permitted by law, such as:

- To regulatory authorities and law enforcement officials;
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability;
- To consumer reporting agencies;
- To respond to a subpoena or court order, judicial process or legal investigations; or
- In connection with a proposed or actual sale, merger, or transfer of all or a portion of a business or an operating unit, etc.

In addition, we may provide information about you to our service providers to help us process your application, service your accounts, or to offer services. Our service providers, which may include billing service providers, mail and telephone service companies, lenders, investors, title, and escrow companies, home-owner insurance companies, appraisal companies, or other services needed to originate or service a loan.

Third-Party Services and Agreements

We may disclose all of the information we collect, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing or purchaser or seller agreements.

How We Protect Your Personal Information and Your Privacy

We restrict access to non-public personal information about you to those employees and agents who we determine need to know the information to provide products or services to you, service your account, or maintain the systems that support your account. To restrict unauthorized access and use of your non-public personal information, we use security measures that comply with the law. These measures include computer safeguards, and maintenance of physical, electronic, and procedural safeguards.

Links to Other Sites

Our website includes links to other, non-BluPrint, websites whose privacy policies and practices may differ from those of BluPrint. If you submit personal information to any of those sites, your information is governed by their privacy statements and we are not responsible for how your personal information is used or stored. We encourage you to carefully read the privacy statement of any non-BluPrint website you visit.

Public Posts

Our website offers publicly accessible blogs. You should be aware that any information they provide as a blog post comment may be read, collected, and used by others who access them. To request removal of customer's personal information from our blog, contact us at marketing@mybplloan.com.

Contacting and Marketing

By clicking on any button for submission of information on this website, you are agreeing to the following terms and conditions:

- To receive important notices and other communications at any telephone number (including a mobile device) or email address you entered so that BluPrint can contact you. This authorization removes any previous registration(s) on a federal or state Do-Not-Call (DNC) registry or any internal opt-out/unsubscribe requests you may have previously requested with BluPrint;
- That BluPrint or one of its third party associates may use an automatic dialing system in connection with calls made to any telephone number you entered, even if it is a mobile phone number or other services for which the called person(s) could be charged for such call.

Children's Online Privacy Protection Act Compliance

We comply with the requirements of COPPA (Children's Online Privacy Protection Act). We do not collect any information from anyone under 18 years of age. Our website, products, and services are all directed to people who are at least 18 years old or older.

Opting Out or Updating Personal Preferences

Except as otherwise provided above, you may choose to opt-out from any or all of the ways that your personal information is shared, and how we may be contacted in any of the following ways:

- Email us at hello@bluprinthomeloans.com
- Call our customer service number by dialing (619) 567-3330
- Write to us via U.S. mail to the address below indicating customer's contact preferences or opt-out request, including your name, address, loan number(s), and Social Security number.

607 N. Vulcan Ave, Unit 6
Encinitas, CA 92024

Changes to Our Privacy Policy Statement

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.

If we decide to change our Policy, we will post those changes on this page, and/or update the Privacy Policy modification date below. We encourage you to periodically review this page for the latest information on our privacy practices.

Contact Information

If you have any questions or comments about this notice, our Privacy Policy Statement, how we collect and use your personal information, your choices, and rights regarding such use, or wish to exercise your rights under this Privacy Policy Statement or applicable law, please do not hesitate to contact us at:

Phone: (619) 567-3330

Email: hello@bluprinthomeloans.com

Website: www.bluprinthomeloans.com

Postal Address:

607 N. Vulcan Ave, Unit 6
Encinitas, CA 92024

PRIVACY POLICY STATEMENT SUPPLEMENT – CALIFORNIA

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS supplements the information contained in the BluPrint Lending Privacy Statement with respect to BluPrint including its affiliates (collectively, “we,” “us,” or “our”) and applies solely to visitors, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

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”). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category Examples Collected

A. Identifiers. A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.

B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)). A 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, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.

C. Protected classification characteristics under California or federal law. Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth, and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).

D. Commercial information. Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.

E. Biometric information. Genetic, physiological, behavioral, and biological characteristics or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.

F. Internet or other similar network activity. Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.

G. Geolocation data. Physical location or movements.

H. Sensory data. Audio, electronic, visual, thermal, olfactory, or similar information.

I. Professional or employment-related information. Current or past job history or performance evaluations.

J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)). Education records are directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.

K. Inferences are drawn from other personal information.

Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
- health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
- personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from our clients or their agents. For example, from documents that our clients provide to us related to the services for which they engage us.
- Indirectly from our clients or their agents. For example, through information, we collect from our clients in the course of providing services to them.
- Directly and indirectly from the activity on our website (www.bluprinthomeloans.com). For example, from submissions through our website portal or website usage details collected automatically.
- From third parties that interact with us in connection with the services we perform. For example, from government agencies such as FHA and VA.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if you provide us with personal information for us to prepare a loan application, we will use that information to prepare the application and submit it to applicable government agencies like FHA and VA.
- To provide you with information, products, or services that you request from us.
- To provide you with email alerts, event registrations, and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- To improve our website and present its contents to you.
- For testing, research, analysis, and product development.
- As necessary or appropriate to protect the rights, property, or safety of us, our clients, or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise outlined in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

The CCPA provides consumers (California residents) with specific rights regarding their personal information.

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

Category A: Identifiers.

Category B: California Customer Records personal information categories.

Category C: Protected classification characteristics under California or federal law.

Category I: Professional or employment-related information

We disclose your personal information for a business purpose to the following categories of third parties:

- Our affiliates.
- Service providers.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

In the preceding twelve (12) months, we have not sold any personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information.

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:

- 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 (also called a data portability request).
- 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 your records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

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.

Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.

Debug products to identify and repair errors that impair existing intended functionality.

Exercise free speech ensures the right of another consumer to exercise their free speech rights or exercise another right provided for by law.

Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 seq.).

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.

Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.

Comply with a legal obligation.

Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

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:

- Calling us at 619-567-3330 and indicate you are calling to opt out pursuant to CCPA

- Emailing us at hello@bluprinthomeloans.com and indicate you are calling to opt out pursuant to CCPA
- Mail to: 607 N. Vulcan Ave, Unit 6, Encinitas, CA 92024
- 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 12 months. 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.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), 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 months 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.

Non-Discrimination

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

- Deny your 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.