

Privacy Policy for California Residents

This Privacy Policy and Disclosure for California Residents supplements the information contained in Visio Lending’s [Privacy Policy](https://visiolending.com/privacy-policy-2/) and applies solely to individuals who reside in the State of California (“consumers” or “you”). This supplement addresses your rights under the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act (collectively, “CCPA”), and other California privacy laws. Terms defined in the CCPA have the same meaning when used herein.

1. **Definitions**

“Personal Information” means information that identifies, relates to, describes, references, or could reasonably be linked—directly or indirectly—to a particular consumer, household, or device. “Sensitive Personal Information” (e.g., Social Security number, driver’s license number, racial or ethnic origin) is treated as a subset of Personal Information. Personal Information does not include publicly available data, deidentified or aggregated data, or information otherwise exempt from the CCPA.

1. **Categories of Personal Information We Collect**

In the preceding 12 months, we may have collected the following categories of Personal Information:

| **CCPA Category** | **Examples** |
| --- | --- |
| **Identifiers** | Real name, alias, postal address, unique personal identifier, IP address, email, Social Security or driver’s license number |
| **Customer Records (§ 1798.80(e))** | Signature, telephone number, bank account or credit card details |
| **Protected Classification Characteristics** | Age, marital status, gender, veteran status |
| **Commercial Information** | Records of products or services purchased or considered |
| **Internet / Network Activity** | Browsing & search history, interactions with our website or app |
| **Geolocation Data** | Approximate physical location derived from device or IP |
| **Professional / Employment Information** | Current or past job history |
| **Audio, Visual & Similar Data** | Call recordings, voicemail, or images you provide |
| **Inferences** | Profiles reflecting preferences or behavior |
| **Sensitive Personal Information** | Social Security, driver’s license, passport, or other government identifiers; legally protected characteristics |

1. **Sources of Personal Information**

We collect Personal Information provided directly by you through loan applications, forms, or communications with us, and automatically through cookies or similar technologies when you interact with our digital services. We may also collect Personal Information from third parties, such as credit bureaus, service providers for credit and background checks, analytics providers, marketing partners, due-diligence vendors, and public records.

1. **How We Use Your Information**

We use Personal Information to:

* Provide, administer, and service loans or other products you request.
* Process transactions and prevent fraud.
* Maintain and secure accounts, networks, and operations.
* Personalize and improve our websites, products, and services.
* Conduct analytics, testing, research, and product development.
* Comply with legal obligations and respond to law enforcement requests.
* Evaluate or conduct mergers, acquisitions, or other corporate transactions.

1. **Personal Information Shared with Third Parties**

Visio does not sell Personal Information to third parties or share personal information to third parties without your consent. Visio may disclose Personal Information for the business purposes described above to:

* Service providers and contractors (e.g., technology vendors, title or appraisal companies, cloud service providers).
* Investors or purchasers of mortgage loans and other business partners.
* Government agencies or law enforcement authorities when required by law.

All disclosures to third parties, other than to government agencies or law enforcement, are governed by written contracts that require recipients to keep the information confidential and prohibit further use except as necessary to perform the contracted services.

1. **Retention of Personal Information.**

Visio will retain Personal Information as long as needed to comply with its contractual and legal obligations. If the Personal Information is not subject to contractual or legal obligations, Visio will retain the data for as long as required to achieve the original purpose for which it was collected.

1. **Your Rights Under the CCPA**

The CCPA provides California residents with certain rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

| **Right** | **What It Means** |
| --- | --- |
| **Right to Know** | Request disclosure of (i) the categories of Personal Information collected; (ii) the categories of sources from which the Personal Information is collected; (iii) the business or commercial purpose for collecting, selling, or sharing Personal Information; (iv) the categories of third parties to whom we disclose Personal Information; and (v) the specific pieces of Personal Information it has collected. |
| **Right to Delete** | Request deletion of Personal Information we collected, subject to statutory exceptions. |
| **Right to Correct** | Request correction of inaccurate Personal Information we maintain. |
| **Right to Opt-Out** | Direct us **not** to sell or share Personal Information. |
| **Right to Limit** | Direct us to limit use/disclosure of Sensitive Personal Information. |
| **Right to Nondiscrimination** | Receive equal service and pricing even after exercising privacy rights. |

1. **Exercising Your Rights Under the CCPA**

Visio will not discriminate against you for exercising your privacy rights.

To exercise the rights described above, please submit a verifiable consumer request to [privacy@visiolending.com](mailto:privacy@visiolending.com).

When you submit your request, please provide information sufficient to allow us to reasonably verify that you are the person about whom we collected Personal Information and details about the action that you would like Visio to take. Visio will investigate to determine if Visio has any of your Personal Information and will seek to verify your identity based on any Personal Information that Visio may already have. We may reach out to you at the contact information provided in the request if additional verification is needed. 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.

Please note that only you, or an authorized agent may make a verifiable consumer request related to your Personal Information. If you choose to use an authorized agent to submit a request, we will require that you (i) provide us with a copy of the written permission you gave the authorized agent to submit the request to us; and (ii) verify your own identity directly with us. We may deny a request from an agent that does not submit proof that said agent has been authorized by you to act on your behalf.

**9. Policy Updates**

As Visio expands and improves this website, Visio may need to update this Policy. This Policy may be modified from time to time without prior notice. Visio encourages you to review this Policy on a regular basis for any changes. The date of the latest version will be identified at the bottom of the Policy.

**10. Contact Us**

If you have any questions about our Privacy Policy or Terms of Use, you can email us at [privacy@visiolending.com](mailto:privacy@visiolending.com). To reach us by mail, write to us at the following address: Visio Lending, Attn: Legal, 1905 Kramer Lane, Ste. B700 Austin, TX 78758.

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