

California Privacy Policy

Last updated June 20, 2023

SUBMIT A CALIFORNIA CONSUMER PRIVACY ACT REQUEST: [HERE](#)

Privacy Statement

This PRIVACY POLICY FOR CALIFORNIA RESIDENTS supplements the information contained in the [Online and Mobile Privacy Policy](#) of Premia Mortgage, LLC, dba Premia Relocation Mortgage (collectively “Premia Mortgage, LLC”, “we,” “us,” or “our”), and applies solely to consumers, visitors, users, and others who reside in the State of California (“Consumers” or “You”). Our affiliates include Guaranteed Rate affiliated companies which include [Guaranteed Rate, Inc.](#), Guaranteed Rate [Insurance](#), Guaranteed Rate [Affinity](#). We adopt this policy/notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”), California Privacy Rights Act of 2020 (CPRA) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice.

For additional information about our other policies, our Privacy Center, offers links our [Online and Mobile Privacy Policy](#) and the [Gramm Leach Bliley Act Notice \(“GLBA”\)](#) which are applicable to all visitors, users, and individuals we interact with in the course of our business relationships, including with our commercial clients or other third parties, service providers, or contractors. For Job Applicants in the state of California, our Privacy Center also provides a link to the policy for California Job Applicants.

Information We Collect

Premia Mortgage, LLC collects information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with or to a consumer, individual or device (“personal information”). More specifically, Premia Mortgage, LLC has 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.	YES
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,	YES

	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).	YES
D. Commercial information.	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	NO
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.	NO
F. Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.	YES
G. Geolocation data.	Physical location or movements.	NO
H. Sensory data.	Audio, electronic, visual, or similar information.	NO
I. Professional/Employment	Current or past job history or performance evaluations	YES

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 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.	NO
K. Inferences	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	NO

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope:
 - 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.

PERSONAL INFORMATION LISTED ABOVE OBTAINED FROM THE FOLLOWING CATEGORIES OF SOURCES:

- Directly from consumers or their agents. For example, from conversations and discussions and from documents that Premia Mortgage, LLC borrowers provide to us related to mortgage loan origination.
- Indirectly from consumers or their agents. For example, through information Premia Mortgage, LLC collects and obtains during the mortgage loan origination process.
- Directly and indirectly from activity on our website (www.premiarelocationmortgage.com). For example, from submissions through our website portal or website usage details collected automatically.
- From unaffiliated third parties. For example, an Appraiser or Appraisal Management Company.

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 in order for us to evaluate creditworthiness or process, underwrite or close a mortgage loan, we will use that information accordingly.

- 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 loan payments.
- 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.
- To report to government agencies as required by law or regulation.
- As described to you when collecting your personal information or as otherwise set forth 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.

Use or Disclosure of Personal Information

Premia Mortgage, LLC may use or disclose the personal information it collects for one or more of the following business purposes:

- To provide service to you in meeting the reason for which the information is provided. For example, if you provide Premia Mortgage, LLC with personal information for us to provide you with services concerning a mortgage loan, then we will use that information either partially or during the entire loan process life cycle.
- 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 improve our website and present its contents to you.
- As necessary or appropriate to protect the rights, property or safety of Premia Mortgage, LLC, and past, present and future Premia Mortgage, LLC 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 set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, or other sale or transfer of some or all of Premia assets, in which personal information held by Premia Mortgage, LLC is among the assets transferred.

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

Sharing Personal Information

Premia Mortgage, LLC may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, the recipient is required to both keep that personal information confidential and not use it for any purpose. In the preceding twelve (12) months, Premia Mortgage, LLC 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.

Premia discloses 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 authorized Premia Mortgage, LLC to disclose your personal information.

In the preceding twelve (12) months, Premia Mortgage, LLC, has not sold any personal information.

Your Rights and Options

The CCPA provides consumers (California residents, California property owners and those contemplating or purchasing California property) with detailed rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

PREMIA MORTGAGE, LLC DOES NOT SELL, NOR DOES PREMIA MORTGAGE, LLC INTEND TO SELL, YOUR PERSONAL INFORMATION TO THIRD PARTIES.

Access to Specific Information

You have the right to request that we disclose certain information to you about Premia Mortgage, LLC's collection and use of your personal information over the past 12 months. Once Premia Mortgage, LLC is in receipt of and confirms 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 that personal information.
- The categories of third parties with whom we shared that personal information.
- The specific pieces of personal information we collected about you.
- If we disclosed your personal information for a business purpose, a list identifying the personal information categories that each category of recipient obtained.

Your 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 our records, unless an exception applies.

- Please be aware that we may deny your deletion request if retaining the information is necessary for us or our service providers to:
 1. 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.
 2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
 3. Debug products to identify and repair errors that impair existing intended functionality.
 4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
 5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et seq.).
 6. 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.
 7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
 8. Comply with a legal obligation.
 9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

Exercising Your Access, Data Portability, and Deletion Rights

To exercise the access and/or deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling Us at: 1- 866-934-7283
- Emailing Us at privacy@rate.com
- Sending us a letter to: c/o Guaranteed Rate, Inc.

Attn: Privacy Compliance Officer
3940 N. Ravenswood
Chicago, IL 60613

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. (However, we do not knowingly collect the information of anyone 17 years or younger nor are our products intended to anyone 17 years or younger.) You may only make a verifiable consumer request for access twice within a 12-month period. The verifiable consumer request should:

- Provide enough information that permits Premia Mortgage, LLC to reasonably verify you are the person about whom we collected personal information.
- Describe your request with details that allows Premia Mortgage, LLC to properly understand, evaluate, and respond to it.

Response, Timing and Format

Premia Mortgage, LLC cannot timely or accurately 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 be advised that submitting a verifiable consumer request does not require you to create an account with Premia Mortgage, LLC. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. Premia Mortgage, LLC will use best efforts and diligently respond to a verifiable consumer request on or before 45 days of receipt. Should the circumstances dictate that additional time (up to 90 days) is warranted, Premia Mortgage, LLC will inform you of the reason and extension period in writing. Premia Mortgage, LLC will deliver a written response by mail or electronically, at Premia Mortgage LLC's option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. Our response may also explain the reason(s) that Premia Mortgage, LLC cannot comply with a request, if applicable.

At this time and until further notice, Premia Mortgage, LLC does not charge a fee to process or respond to your verifiable consumer request unless it is excessive, malicious, repetitive, harassing in nature 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

Premia Mortgage, LLC does not and will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, Premia Mortgage, LLC will not:

- Deny you 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.

Contest and sweepstakes

We may offer you the option to participate in contests, sweepstakes, or surveys. If you agree to participate, we may ask you for contact information, preferences or other information. This information may be used to conduct research, improve our offerings, or contact you regarding home financing or award prizes. For information on how your information that you supply will be used, please refer to the rules for each contest or sweepstakes.

Changes to Our Privacy Notice

We reserve the right to amend this Privacy Policy at our discretion and at any time. When we make changes to this Privacy Policy, we will notify you by email or through a notice on our website homepage. Your continued use of our website following the posting of changes constitutes your acceptance of such changes.

Contact Information

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

Phone: 1- 866-934-7283

Website: www.premiarelocationmortgage.com

Email: privacy@rate.com

Postal Address:

Guaranteed Rate, Inc.
Re: Premia Mortgage, LLC
Attn: Privacy Compliance Officer
3940 N. Ravenswood Ave
Chicago, IL 60613