

Effective Date: January 1, 2020

Last Revised on: December 31, 2019

Last Reviewed on: December 31, 2019

Ocwen Financial Corporation (“we” or “OFC”) respects your privacy and are committed to providing a transparent notice of our Privacy Notice and Disclosure for California Residents. This Privacy Notice and Disclosure for California Residents applies solely to those who reside in the State of California (“consumers” or “you”). Liberty Reverse Mortgage is a direct subsidiary of OFC, but all processes related to compliance with this act will be handled by PHH Mortgage Corporation (PHH), which manages all of the servicing-related activity for Ocwen. Thus, all communication related to this Act, should be sent to PHH’s attention, as directed at the end of this notice. This notice is being provided on behalf of Ocwen Financial Corporation, and all of Ocwen’s subsidiaries.

The purpose of this privacy notice and disclosure is to inform California residents, at or before the time of collection of personal information and to inform you as part of our privacy policies:

- Your “Right to Know” about personal information collected, used, and disclosed including:
 - What categories of personal information we collect from you and the purpose for its collection,
 - How we use those categories personal information,
 - How we share the personal information you entrust to us,
- Transparency about personal information that we sell [*or our commitment not to sell your data now or in the future*], [and your right to opt-out of the sale of your personal information].
- Your “Right to Delete” personal information
- How to submit a verified consumer request for your Right to Know or Right to Delete
- How to use an authorized agent to submit a verified consumer request
- Your “Right to Non-Discrimination” for the exercise of a privacy right
- Other California privacy rights
- Changes to our privacy notice
- Our contact information

Privacy Notice and Disclosure for California Residents

Please note that if you are a non-commercial borrower such as an individual with a residential home mortgage account with PHH Mortgage Corporation, GLBA and CalFIPA govern the collection, use, and sharing of that data related to that account, not CCPA and the rights set forth below.

Your Right to Know

You have the right to request that we disclose what personal information it collects, uses, discloses, and sells. You can do this through a verified consumer request. That process is described below in the section, “Submitting a Verified Consumer Request.”

We collect personal information, which means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household (“personal information”). The following table includes disclosures of the personal information we collect from consumers and the purposes for which it is used, as well as lists of categories of consumers’ personal information we have collected about consumers in the past 12 months, the categories of sources from which it was collected and categories of third parties with whom we share the personal information.

What personal information do we collect, use and share?		
We Collect/Use	<input checked="" type="checkbox"/>	A. Identifiers: For example, 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
We Have Collected/Used in the Past 12 Months	<input checked="" type="checkbox"/>	
What is the purpose for how it is used?	What are the categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • 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 	<ul style="list-style-type: none"> • Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. • Information from you that you provide passively from your use of your sites and services: We collect this information from sources including from a web browser, e-mail, app, or smartphone. • Third Parties (information we collect about you from third party sources): We collect this from sources including credit reporting agencies. 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Credit Reporting Agencies • Affiliates • Law firms • Third party special service providers • Government agencies (e.g., IRS) • Vendors Providing Services, such as: <ul style="list-style-type: none"> ○ Environmental ○ Property Inspection ○ Valuations ○ Property Preservation ○ Insurance ○ Title Service ○ Collections ○ Loss Mitigation ○ Real Estate Owned Management ○ Foreclosure, Bankruptcy, Closing, Trustee Services

<p>concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</p> <ul style="list-style-type: none"> • 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. • To share the personal information with service providers to carry out other business purposes. 		
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<p>We Collect</p>	<input checked="" type="checkbox"/>	<p>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e): For example, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, property insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.</p>
<p>We Have Collected in the Past 12 Months</p>	<input checked="" type="checkbox"/>	

<p>What is the purpose for how it is used?</p>	<p>What are the categories of sources from which the personal information was collected?</p>	<p>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</p>
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection • Debugging to identify and repair errors 	<ul style="list-style-type: none"> • Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. • Third Parties (information we collect about you from third party) 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Credit Reporting Agencies • Affiliates • Law firms • Third party special service providers • Government agencies (e.g., IRS) • Vendors Providing Services, such as: <ul style="list-style-type: none"> ○ Environmental ○ Property Inspection ○ Valuations ○ Property Preservation

<ul style="list-style-type: none"> • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • 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. • To share the personal information with service providers to carry out other business purposes. 	<p>sources): We collect this from sources including credit reporting agencies.</p>	<ul style="list-style-type: none"> ○ Insurance ○ Title Service ○ Collections ○ Loss Mitigation ○ Real Estate Owned Management ○ Foreclosure, Bankruptcy, Closing, Trustee Services
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<p>We Collect</p>	<input checked="" type="checkbox"/>	<p>C. Characteristics of CA or Federal Protected Classifications: For example, age and gender.</p>
<p>We Have Collected in the Past 12 Months</p>	<input checked="" type="checkbox"/>	
<p>What is the purpose for how it is used?</p>	<p>What are the categories of sources from which the</p>	<p>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</p>

	personal information was collected?	
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • 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. 	<ul style="list-style-type: none"> • Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. • Third Parties (information we collect about you from third party sources): We collect this from sources including credit reporting agencies. 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Credit Reporting Agencies • Affiliates • Law firms • Third party special service providers • Government agencies (e.g., IRS) • Vendors Providing Services, such as: <ul style="list-style-type: none"> ○ Environmental ○ Property Inspection ○ Valuations ○ Property Preservation ○ Insurance ○ Title Service ○ Collections ○ Loss Mitigation ○ Real Estate Owned Management ○ Foreclosure, Bankruptcy, Closing, Trustee Services

<ul style="list-style-type: none"> To share the personal information with service providers to carry out other business purposes. 			
We Collect	<input checked="" type="checkbox"/>	D. Commercial Information: For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	
We Have Collected in the Past 12 Months	<input checked="" type="checkbox"/>		
What is the purpose for how it is used?	What are the categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:	
<ul style="list-style-type: none"> To fulfill or meet the reason for which the information is provided For our internal operation purposes For auditing relating to consumer transactions including ad impressions and compliance with regulations Fraud and security detection Debugging to identify and repair errors Short-term data use for the current interaction that is not used to build a profile Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. 	<ul style="list-style-type: none"> Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. Third Parties (information we collect about you from third party sources): We collect this from sources including credit reporting agencies. 	<ul style="list-style-type: none"> Software as a Service Providers (e.g., mortgage servicing platform provider) Credit Reporting Agencies Affiliates Law firms Third party special service providers Government agencies (e.g., IRS) Vendors Providing Services, such as: <ul style="list-style-type: none"> Environmental Property Inspection Valuations Property Preservation Insurance Title Service Collections Loss Mitigation Real Estate Owned Management Foreclosure, Bankruptcy, Closing, Trustee Services 	

<ul style="list-style-type: none"> • 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. • To share the personal information with service providers to carry out other business purposes. 		
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We Collect	<input type="checkbox"/>	E. Biometric Information: For example, physiological, biological or behavioral characteristics, including an individual’s deoxyribonucleic acid (DNA), that can be used, singly or in combination with each other or with other identifying data, to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information
We Have Collected in the Past 12 Months	<input type="checkbox"/>	

We Collect	<input checked="" type="checkbox"/>	F. Internet or Other Similar Network Activity: For example, browsing history, search history, and information regarding a consumer’s interaction with an Internet Web site, application, or advertisement
We Have Collected in the Past 12 Months	<input checked="" type="checkbox"/>	

What is the purpose for how it is used?	What are the categories of sources from which the personal information was collected?	This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection 	<ul style="list-style-type: none"> • Information from you that you provide passively from your use of our sites and services: We collect this information from sources including from a web browser, 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Affiliates • Third party special service providers <ul style="list-style-type: none"> ○

<ul style="list-style-type: none"> • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., advertising or marketing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • 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. • To share the personal information with service providers to carry out other business purposes. • 	<p>e-mail, app, or smartphone.</p>	
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<p>We Collect</p>	<input type="checkbox"/>	<p>G. Geolocation Data: For example, information that can be used to determine a device's physical location</p>
<p>We Have Collected in the Past 12 Months</p>	<input type="checkbox"/>	

<p>We Collect</p>	<input checked="" type="checkbox"/>	<p>H. Sensory or Surveillance Data: For example, audio, electronic, visual, or similar information that can be linked or associated with a particular consumer or household.</p>
<p>We Have Collected in the Past 12 Months</p>	<input checked="" type="checkbox"/>	

<p>What is the purpose for how it is used?</p>	<p>What are the categories of sources from which the personal information was collected?</p>	<p>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</p>
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection • Debugging to identify and repair errors • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • 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 	<ul style="list-style-type: none"> • Information we record when you contact us through our call center. 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Credit Reporting Agencies • Affiliates • Law firms • Third party special service providers • Government agencies (e.g., IRS) • Vendors Providing Services, such as: <ul style="list-style-type: none"> ○ Environmental ○ Property Inspection ○ Valuations ○ Property Preservation ○ Insurance ○ Title Service ○ Collections ○ Loss Mitigation ○ Real Estate Owned Management ○ Foreclosure, Bankruptcy, Closing, Trustee Services

<p>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.</p> <ul style="list-style-type: none"> To share the personal information with service providers to carry out other business purposes. 		
<p>We Collect</p>	<input checked="" type="checkbox"/>	<p>I. Professional or Employment-Related Information: For example, compensation, evaluations, performance reviews, personnel files and current and past job history.</p>
<p>We Have Collected in the Past 12 Months</p>	<input checked="" type="checkbox"/>	
<p>What is the purpose for how it is used?</p>	<p>What are the categories of sources from which the personal information was collected?</p>	<p>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</p>
<ul style="list-style-type: none"> To fulfill or meet the reason for which the information is provided For our internal operation purposes For auditing relating to consumer transactions including ad impressions and compliance with regulations Fraud and security detection Debugging to identify and repair errors Short-term data use for the current interaction that is not used to build a profile Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or 	<ul style="list-style-type: none"> Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. Third Parties (information we collect about you from third party sources): We collect this from sources including credit reporting agencies. 	<ul style="list-style-type: none"> Software as a Service Providers (e.g., mortgage servicing platform provider) Credit Reporting Agencies Affiliates Law firms Third party special service providers Government agencies (e.g., IRS) Vendors Providing Services, such as: <ul style="list-style-type: none"> Environmental Property Inspection Valuations Property Preservation Insurance Title Service Collections Loss Mitigation Real Estate Owned Management Foreclosure, Bankruptcy, Closing, Trustee Services

<p>other sale or transfer of some or all of our assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</p> <ul style="list-style-type: none"> • 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. • To share the personal information with service providers to carry out other business purposes. 		
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<p>We Collect</p>	<input checked="" type="checkbox"/>	<p>J. Education Information (<i>defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99)</i>): Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual’s identity in relation to an educational institution either directly or indirectly through linkages with other information.</p>
<p>We Have Collected in the Past 12 Months</p>	<input checked="" type="checkbox"/>	

<p>What is the purpose for how it is used?</p>	<p>What are the categories of sources from which the personal information was collected?</p>	<p>This category of personal information has been disclosed in the preceding 12 months to the following third parties for a business purpose:</p>
<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • For our internal operation purposes • For auditing relating to consumer transactions including ad impressions and compliance with regulations • Fraud and security detection • Debugging to identify and repair errors 	<ul style="list-style-type: none"> • Information from you that you actively provide: We collect this information from sources including from online forms, e-mail, and via telephone. • Third Parties (information we 	<ul style="list-style-type: none"> • Software as a Service Providers (e.g., mortgage servicing platform provider) • Affiliates • Third party special service providers • Government agencies (e.g., IRS) • Vendors Providing Services, such as: <ul style="list-style-type: none"> ○ Insurance ○ Title Service ○ Collections ○ Loss Mitigation

<ul style="list-style-type: none"> • Short-term data use for the current interaction that is not used to build a profile • Servicing transactions and accounts (e.g., customer service, maintaining and servicing accounts, customer verification, payment processing) and providing services on behalf of business or service provider (e.g., financing, advertising or marketing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • 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. • To share the personal information with service providers to carry out other business purposes. 	<p>collect about you from third party sources): We collect this from sources including credit reporting agencies.</p>	<ul style="list-style-type: none"> ○ Real Estate Owned Management ○ Foreclosure, Bankruptcy, Closing, Trustee Services
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<p>We Collect</p>	<input type="checkbox"/>	<p>K. Profile Data: For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>
<p>We Have Collected in the Past 12 Months</p>	<input type="checkbox"/>	

Please note that Personal Information does not include:

- Publicly available information from government records.

- Deidentified 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 (CalFIPA), and the Driver's Privacy Protection Act of 1994.

We will not collect additional categories of personal information or use the personal information for any other undisclosed purpose without providing you notice.

What we Sell and Right to Opt-Out

We do not sell the personal information of minors under 16 years of age without affirmative authorization. We do not and will not sell your personal information.

Your Right to Request Deletion of Your Personal Information

You have the right to request that we delete any of your personal information collected or maintained by us, subject to certain exceptions. You can do this through a verified consumer request. That process is described below in the section, "Submitting a Verified Consumer Request."

We may deny your deletion request if retaining the information is necessary for us or our service provider(s) 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, ensure 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 et. 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.

Submitting a Verified Consumer Request

You have the right to submit verified consumer requests to know information or for deletion. The request to know can be for any or all of the following about you:

- (1) Specific pieces of personal information that we have;
- (2) Categories of personal information we have collected;
- (3) Categories of sources from which the personal information is collected;
- (4) Categories of personal information that we have sold or disclosed for a business purpose;
- (5) Categories of third parties to whom the personal information was sold or disclosed for a business purpose; and
- (6) The business or commercial purpose for collecting or selling personal information.

The request to delete is to delete any of your personal information collected or maintained by us, subject to certain exceptions.

You may only make a verifiable consumer request to know information twice within a 12-month period. 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. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

You can submit requests using the following [webform](#) or by calling [1-877-726-5793]. Your request will be verified using information you provide as described on the [webform](#). If you call [1-877-726-5793] you will be asked to provide the same information requested on the webform for verification purposes.

Once we receive your verifiable consumer request, we will send you an acknowledgement letter within 10 days which will describe our verification process. We will respond to your request within 45 days, if we are able to verify your identity. Requests for deletion will require a separate confirmation that you want your information deleted.

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.

Please note we are unable to disclose or provide you with your Social Security Number, Driver's License Number, or other government issued identification number, financial account number, any health insurance or medical identification number, an account password, or security questions and answers.

Using an Authorized Agent to Submit a Request

Only you, a person registered with the California Secretary of State, or a person 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. If you use an authorized agent, you may provide a power of attorney executed pursuant to California Probate Code sections 4000 to

4465. If a power of attorney that meets those provisions is not submitted, you will be required to verify your identity directly by submitting a verified consumer request according to the procedures in the section “Submitting a Verified Consumer Request.” If anyone purporting to be an authorized agent for a consumer contacts us, we will require proof that the authorized agent has been authorized to act on the consumer’s behalf.

Your Right to Non-Discrimination for the Exercise of a Privacy Right

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

However, we may offer you certain financial incentives permitted by the CCPA that can result in different prices, rates, or quality levels. Any CCPA-permitted financial incentive we offer will reasonably relate to your personal information’s value and contain written terms that describe the program’s material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

Other California Privacy Rights

We do not respond to Web browser “do not track” signals or other mechanisms. Other parties may collect personally identifiable information about your activities over time and across different Web sites when a consumer uses our Web site or service.

Changes to Our Privacy Notice

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 post the updated notice on the Website and update the notice’s effective date. Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.

Contact for More Information

If you have any questions or comments about this notice, the ways in which we collect and use your 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:

Preferred Method of Contact for the quickest response:

Please advise that you are a customer of Liberty and not PHH, in your request

Phone: [1-877-726-5793]

Website: [[WEBSITE CONTACT URL](#)]

You may also contact us at:

Email: customerservice@mortgagequestions.com

Postal Address:

PHH Mortgage Corporation

Attn: CCPA Customer Service

P.O. BOX 24736

West Palm Beach, FL 33416-4736
