

Overview

Bank of England Mortgage is committed to complying with the privacy obligations within the California Consumer Protection Act (“CCPA”) as set forth in this privacy notice (the “**Privacy Notice**”). This Privacy Notice applies to information collect by Bank of England Mortgage relating to residents of California, unless exempted by the CCPA. A copy of the Bank of England Mortgage privacy policy applicable to other state residents is located [HERE](#). Either privacy notice may be modified from time to time at Bank of England Mortgage’s sole discretion.

Personal Information Collected by Bank of England Mortgage:

- Personal Identifiers, including both public and non-public, such as name, address, phone number, email, account names, or other similar items, as well as information described in the personal information category.
- Personal Information, date of birth, social security number, identification cards and information (ie. driver’s license, passport, social security card),
- Credit underwriting information, credit scores and related data; employment, income and asset information; credit or debit card numbers or anything else necessary in the processing of your transaction or employment;

Where Personal Information Is Collected:

- Mortgage loan applications taken in writing, verbally, online or via mobile apps;
- Third party lead generators;
- Third party underwriting, processing or fraud prevention vendors;
- Public records;
- Employment applications and associated background checks;
- Credit reporting agencies.

While the handling of most of the information collected by Bank of England Mortgage is controlled by the Gramm-Leach-Bliley Act (“GLBA”), there are times that additional information is collected and/or used. For information not covered by the GLBA, you may request certain information through the channels listed at the bottom of this Privacy Notice:

Information You May Request:

- Types of and actual personal information collected;
- Types of sources where your information is obtained;
- Reasons we collect your information;
- Types of third parties with whom your information is shared;

How Bank of England Mortgage uses the information that collected:

- Normal business operations, such as credit underwriting, accounting, information security, audit, investigations, and other compliance, risk or regulatory related matters;
- Manage the business, such as determining product offerings, marketing efforts, billing cycles, collection efforts, and customer support processes and procedures;
- Employment purposes, such as processing applications, employee benefits, pay, compensation, and governmental compliance.

Where your information is shared:

- Government agencies or law enforcement;
- Consumer credit bureaus;
- Customer relationship management processes, website development or other marketing related vendors;
- Information technology and security vendors;
- Third party underwriting, processing or fraud prevention vendors;
- Human resources and Payroll support vendors;
- Your lawful agents, law firms, and accountants;
- Essential parties to any acquisition, merger, reorganization or other process, whether required by any regulatory, bankruptcy court or purchaser, if any;
- Subsidiaries and affiliates.

Consumer Rights Under the CCPA:

- If you request to exercise the rights provided to you by the CCPA, Bank of England will not deny to proceed with your loan or change any transaction terms; however, rates and fees are always subject to change until locked due to market fluctuation;
- Upon request and verification through the channels described at the bottom of this Privacy Notice, you may receive a copy of the information we have collected, unless covered by the GLBA or other applicable law or regulation;
- While Bank of England Mortgage does not sell your personal information, the CCPA states that you may opt out of such sale from covered entities;
- Upon request, your information may be deleted, unless required to be maintained by any applicable law or regulation, or for other legal purposes.

Verification Procedures:

Upon receiving a call for any of the above information or requests, Bank of England Mortgage will verify your identity by asking questions related to your full name, address, email address, date of birth or other information necessary to confirm you are the proper party or Authorized Agent as described in the CCPA.

For More Information or to Make a Request Described Above:

If you have any questions about this Privacy Notice or need additional information, please contact us by email at CCPA@boemortgage.com, by phone at (866)878-2265, or mail at Bank of England Mortgage, Attn: Privacy Information, 5 Statehouse Plaza, Ste 500, Little Rock, AR 72201