

CALIFORNIA RESIDENTS PRIVACY POLICY ADDENDUM

This California Residents' Privacy Policy Addendum ("Addendum") describes the practices of DocMagic, Inc., a California corporation ("DocMagic," "DM," "we," "us," or "our") regarding the collection, use, and disclosure of the personal information of California residents ("Consumers" or "you" or "your"), the rights of Consumers under the California Consumer Privacy Act of 2018 ("CCPA"), and how Consumers may contact DocMagic to exercise those rights.

This Addendum incorporates by reference the [DocMagic Privacy Policy](https://www.docmagic.com/privacy-policy) (at <https://www.docmagic.com/privacy-policy>) ("DM Privacy Policy"), which describes the types of information collected by DocMagic from (i) the use of its websites (such as, but not limited to, www.docmagic.com), programming interfaces, desktop and mobile applications (collectively, "**Platforms**"); (ii) the use of the solutions and services made available by DM from time to time through the Platforms ("**Solutions**"); and (iii) any communications with DM through or relating to the Platforms or Solutions, whether exchanged via email, text, private message or otherwise. Any user of the Platforms and Solutions is required to carefully review the DM Privacy Policy.

This Addendum amends the DM Privacy Policy, and applies solely with respect to, the personal information of Consumers (i.e., California residents).

Consumer Rights

This section describes certain rights of Consumers under the CCPA. For information on how Consumers may contact DocMagic to exercise these rights, please see the section below entitled, "How to Submit a Request."

Right to Know

A Consumer has the right to request that a business disclose what "personal information" it collects, uses, discloses or sells. As described in this Addendum, the term "personal information" has the definition specified in the CCPA. Specifically, a Consumer may request that a business that collects personal information about the Consumer disclose to the Consumer the following:

- (1) The categories of personal information it has collected about that Consumer.
- (2) The categories of sources from which the personal information is collected.
- (3) The business or commercial purpose for collecting or selling personal information.
- (4) The categories of third parties with whom the business shares personal information.
- (5) The specific pieces of personal information it has collected about that Consumer.

Right to Request Deletion

A Consumer has the right to request that a business delete any personal information about the Consumer which the business has collected from the Consumer. If it is necessary for DocMagic to maintain the personal information for certain purposes, DocMagic is not required to comply

with your deletion request. If we determine that we will not delete your personal information when you request us to do so, we will inform you and tell you why we are not deleting it.

Right to Opt-Out of Sale of Personal Information

DocMagic does not and will not sell Consumers' personal information.

No Discrimination

A Consumer has the right not to be discriminated against because the Consumer exercises any of the Consumer's rights under the CCPA.

How to Submit a Request

To exercise the rights described above, you must submit a verifiable Consumer request (each, a "Request") to us by contacting DocMagic and providing the information described in this Section. You may submit a Request through any of the following methods:

- By calling 1-800-649-1362.
- By submitting an email to legal@docmagic.com.

You may submit a Request as frequently as you would like, but we are not required to respond to Requests to provide personal information to you more than twice in any 12-month period.

To submit a Request, you will be asked to provide certain information to help us verify your identity. The information we ask you to provide to initiate a Request may differ depending upon the type of request, the type, sensitivity and value of the personal information that is the subject of the request, and the risk of harm to you that may occur as a result of unauthorized access or deletion, among other factors. We may also require you to provide a written declaration that you are who you say you are.

Each Request must:

Include sufficient information that allows us to reasonably verify you are the person about whom we collected personal information, or an authorized representative.
Specifically, the Request must include your name and a method of contacting you.

Specifically describe your request to delete personal information with sufficient detail that allows us to properly understand, evaluate, and respond to it.

If we cannot verify your identity or authority to make the Request, we will not be able to comply with your Request. We will inform you if we cannot verify your identity or authority. We will only use personal information provided in a Request to verify the requestor's identity or authority to submit the instant Request.

How we collect, use and share personal information of Consumers

DocMagic has collected the following categories of Personal Information about Consumers in the twelve (12) months prior to the Effective Date of this Policy:

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.

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.

Characteristics of protected classifications under California or federal law (Race, color, national origin, religion, gender (including pregnancy), disability, age (at least 40 years old), citizenship status, sexual orientation, gender identity and gender expression).

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

Biometric information.

Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a Consumer's interaction with an Internet Web site, application, or advertisement.

Geolocation data.

Audio, electronic, visual, thermal, olfactory, or similar information.

Professional or employment-related information.

Education information.

Inferences drawn from any personal information to create a profile about a Consumer reflecting the Consumer's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

DocMagic collects the personal information described above from the following categories of sources:

- Third parties – lending and brokering institutions;
- Secondary mortgage market participants (e.g., government-sponsored enterprises and other mortgage investors on the secondary market);
- Online forms and documentation submitted by users (LoanMagic);
- Cookies, metadata and other information from visiting our websites

DocMagic collects the personal information described above for a variety of business purposes. DocMagic uses the personal information:

- To achieve the operational purpose for which the personal information was collected or processed or for another operational purpose that is compatible with the context in which the personal information was collected
- For auditing related to a current interaction with the Consumer and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
- For detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- Debugging to identify and repair errors that impair existing intended functionality.
- For short-term, transient use, provided the personal information that is not disclosed to another third party and is not used to build a profile about a Consumer or otherwise alter an individual Consumer's experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction.
- For performing services on behalf of the business or service provider, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of the business or service provider.
- For undertaking internal research for technological development and demonstration.
- For 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.

DocMagic may share the personal information described above with the following categories of third parties:

Vendors necessary to complete transactions requested by our customers.

DocMagic has not sold Personal Information about Consumers in the twelve (12) months prior to the Effective Date of this Policy.

DocMagic has disclosed the following categories of Personal Information about consumers for a business purpose in the twelve (12) months prior to the Effective Date of this Policy:

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.

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.

Characteristics of protected classifications under California or federal law (Race, color, national origin, religion, gender (including pregnancy), disability, age (at least 40 years old), citizenship status, sexual orientation, gender identity and gender expression).

Biometric information.

Internet or other electronic network activity information, including, but not limited to, browsing history, search history, and information regarding a Consumer's interaction with an Internet Web site, application, or advertisement.

Geolocation data.

Audio, electronic, visual, thermal, olfactory, or similar information.

Professional or employment-related information.

Education information.

Personal Information of Minors

DocMagic does not sell personal information about minors under the age of 16.

Contact for More Information

If you have questions or comments about this California Residents Addendum, please contact us by email to legal@docmagic.com, regular mail to 1800 W. 213th Street, Torrance, CA 90501, or via our toll-free number: (800) 649-1362.

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