

## Privacy Policy

**Effective Date: December 15, 2025**

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### **Introduction**

Townsgate Closing Services, L.L.C., and its subsidiaries and affiliates (“*Company*” or “*We*”) respect your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you visit the website [www.townsgateclosing.com](http://www.townsgateclosing.com) (our “*Website*”) or otherwise interact with us, whether online or in person, and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On this Website.
- In email, text/SMS, chatbot, other artificial intelligence functionalities and other electronic messages between you and this Website or the Company.
- Through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website.
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.
- Offline or through any other means.

This policy does not apply to information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Website. Further, this policy does not apply to any Personal Data collected from or about any of our employees or our subsidiaries’ or affiliates’ employees. Personal Data collected from any such employees will be protected by our employment policies and handbook.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website, purchase our goods or services, provide us with your Personal Data, or otherwise interact with us. By accessing or using this Website, providing us with Personal Data, purchasing our goods or services, or otherwise interacting with us, you agree to this privacy policy. This policy may change from time to time (see

Changes to Our Privacy Policy). Your continued use of this Website, our products or services, provision of your Personal Data, or other interactions with us after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

### **Children Under the Age of 18**

Our Website is not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website. We do not knowingly collect Personal Data from children under 18. If you are under 18, do not use or provide any information on this Website or on or through any of its features/register on the Website, make any purchases through the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received Personal Data from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 18, please contact us at [PrivacyRequests@mortgageconnectlp.com](mailto:PrivacyRequests@mortgageconnectlp.com).

### **Information We Collect About You and How We Collect It**

We collect several types of information from and about users of our Website and products and services and those individuals that interact with us. We collect information: (i) by which you may be personally identified, such as name, birthdate, age, postal address, e-mail address, telephone number, veteran status, personal preferences, credit card information, including billing address, or any other identifiers by which you may be contacted online or offline; (ii) that is about you but individually does not identify you, such as IP address or other online identifiers; and/or (iii) about your internet connection, the equipment you use to access our Website and usage details (collectively, "Personal Data").

We collect this information:

- Directly from you. For example, from forms you complete or products and services you receive or when you communicate with us, including through email, text/SMS messages or our chatbot or other artificial intelligence functionalities.
- Indirectly from you. For example, from observing your actions on our Website, including the articles you read or the videos you watch while using our Website.
- Automatically as you navigate through our Website or use our chatbot or other artificial intelligence functionalities. Information collected automatically may include usage details, IP addresses, information about the articles you read or videos you watch, information provided when using our chatbot or other artificial intelligence functionalities and information collected through cookies and other tracking technologies.
- From our affiliates and subsidiaries.

- From third parties, for example, our business partners and clients.
- From other third party sources, including information from commercially available sources, such as public databases and data aggregators.
- From our clients that request services from us.

### *Information You Provide to Us*

The information we collect or receive may include:

- Information that you provide by filling in forms on our Website. We may also ask you for information when you report a problem with our Website.
- Records and copies of your correspondence or other communications, including postal and email addresses, phone numbers, including mobile phone numbers, and information provided within the correspondence or other communication.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions with you and of the fulfillment of your orders.
- Your search queries on the Website.

### *Information We Collect Through Automatic Data Collection Technologies*

As you navigate through and interact with our Website or interact with our chatbot or other artificial intelligence functionalities, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, other communication data and the resources that you access and use on the Website or interact with the chatbot or other artificial intelligence functionalities, including articles you have read or videos you have watched.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party websites or our online services (behavioral tracking). Do Not Track (“DNT”) and Global Privacy Control (“GPC”) are privacy preferences that users can set in their web browsers. When our Website receives a DNT/GPC code, except in the case of certain scenarios where a user actively and knowingly provides Personal Data (e.g. setting up your account), our Website will not track your use across unaffiliated websites, but other websites to which we link, or you visit, may continue to track you. When our Website receives web requests from a user who enables DNT/GPC by actively choosing an opt-out setting in the

user's browser, we will take reasonable efforts to disable tracking cookies/scripts (e.g. Google Analytics, Google Ads, Facebook, X (f/k/a Twitter), and/or other third party scripts).

The information we collect automatically helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website, chatbot or other artificial intelligence functionalities according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website, chatbot or other artificial intelligence functionalities.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system may issue cookies when you direct your browser to our Website.
- **Web Beacons.** Pages of our the Website may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

There are additional disclosures in the **Special U.S. Privacy Information** Section below.

### **How We Use Your Information**

We use information that we collect about you or that you provide to us, including any Personal Data:

- To present our Website, its contents and our chatbot or other artificial intelligence functionalities.
- To provide you with information, products, or services that you request or receive from us.
- To communicate with you, whether via e-mail, telephone call, text/SMS messaging, our chatbot or other artificial intelligence functionalities or in-person, regarding matters such as status updates,

upcoming deadlines, action items and reminders, and other alerts and notifications. We may send text/SMS messages or make phone calls to you using an automatic telephone dialing system or an artificial or prerecorded voice. We may communicate with you directly or indirectly through use of a service provider and whether on the Company's behalf or on behalf of a client of the Company.

- To fulfill any other purpose for which you provide it.
- If applicable, to create, maintain, customize, and secure your account with us.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your experience and to deliver content and product and service offerings relevant to your interests.
- To allow you to participate in interactive features on our services.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To perform audits and reporting relating to particular transactions and interactions, including online interactions, chatbot conversations or interactions with our artificial intelligence functionalities, you may have with us or others on our behalf.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To help maintain the safety, security, and integrity of our services, products databases and other technology assets, and business, including (i) detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same and (ii) debugging and repairing errors in our systems.
- For testing, research, analysis, and product development, including to develop and improve our products and services and support our operations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our users is among the assets transferred.
- In any other way we may describe when you provide the information.

- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To protect the rights, property or safety of consumers or the public in general.
- To protect the Company, its business, assets, properties or employees.
- For any other purpose with your consent.

For more information, see Choices About How We Use and Disclose Your Information. There are additional disclosures in the **Special U.S. Privacy Information** Section below.

### **Disclosure of Your Information**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business, including, but not limited to, the third parties who assist us in communicating with consumers, including notifications about changes to the Website or our products and services, and in receiving and responding to inquiries and product or service requests.
- To consumer relations service providers, including consumer complaint response services.
- To professional service providers, including financial services, accounting services and legal representation, including with regard to the operation of our business, prevention harm to the Company, its affiliates and subsidiaries, their respective products or services or a person or property (e.g., fraud or other illegal activity prevention).
- To employee recruitment, career portal and job applicant services providers;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our Website users is among the assets transferred.
- To vendors that perform back office services that assist us in providing our products or services.

- To trade vendor such as notaries, abstractors, appraisers, closing agents, including closing attorneys, or other real estate professionals, such as property inspectors or property preservation contractors, necessary for carrying out our services.
- To third party providers to perform audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf.
- To information technology and cybersecurity service providers for the purposes of (i) operating the Website and our other systems, (ii) detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same and (iii) debugging and repairing errors in our systems.
- To other third parties with whom the Company does business.
- To fulfill the purpose for which you provide it. For example, if you give us an email address for an additional recipient(s), we will transmit the contents of that email and your email address to the additional recipient(s).
- To other third parties when required or permitted by applicable law.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Data:

- To comply with any court order, law, or legal process, including to respond to any law enforcement, governmental or regulatory request.
- To enforce or apply the terms of any agreements applicable to the use and processing of your Personal Data.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or the public, in general. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

None of the above categories include (and all specifically exclude) text/SMS messaging originator opt-in data and consent; this information is not, and will not be, disclosed to any third parties

There are additional disclosures in the **Special U.S. Privacy Information** Section

below. **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the Personal Data you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Cookies and Tracking Technologies.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this Website may then be inaccessible or not function properly.
- **Promotional Communications Opt-Out.** If you do not wish to have your contact information (including e-mail address and phone number) used by the Company for promotional purposes you may opt-out from receiving such communications. If we have sent you a promotional email, you may also click “unsubscribe” in that e-mail or send us a return email asking to be omitted from future email distributions. If we have sent you a promotional text/SMS message, you may opt-out of future promotional text/SMS messages by responding with the word “STOP”. This opt-out does not apply to information provided to the Company as a result of receipt of any product or service, product service experience or other transactions.

We do not control any third parties’ collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can opt out receiving targeted ads from members of the Network Advertising Initiative (“NAI”) on the NAI’s website

There are additional disclosures in the **Special U.S. Privacy Information** Section below.

### **Accessing, Correcting or Deleting Your Information**

You may send us an email to [PrivacyRequests@mortgageconnectlp.com](mailto:PrivacyRequests@mortgageconnectlp.com) request access to, correct or delete any Personal Data that you have provided to us. We may not be able to delete your Personal Data in certain circumstances, including if such information was provided for the purpose of providing a service we have already provided that required the disclosure of the Personal Data to perform the service but we will comply to the extent required by applicable law. We also may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

There are additional disclosures in the **Special U.S. Privacy Information** Section below.

### **Special U.S. Privacy Information**

Certain U.S. state laws may provide you with additional rights regarding our use of your Personal Data.

As described more herein, some of the Personal Data we collect information constitutes “personal information”, “personal data”, “sensitive personal information”, or “sensitive data” these state laws. Any such “sensitive personal information” or “sensitive data” is referred to as “Sensitive Data” herein.

In particular, within the last twelve (12) months, we collected (whether directly, indirectly (e.g., by observing your actions on the Website) or from third parties) the categories of Personal Data and Sensitive Data, which constitute “personal information”, “personal data”, “sensitive personal information”, or “sensitive data” under these state laws, listed in the tables below. Any such collection has been for of the purposes included in the appropriate section of the **How We Use Your Information** Section above.

<b>Personal Data Category</b>	<b>Examples</b>	<b>Retention Period</b> (in absence of a deletion request or legal requirement)	<b>Disclosed for a Business Purpose</b>
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.	7 years	Yes

<p>California Customer Records personal information</p>	<p>A 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.</p>	<p>7 years</p>	<p>Yes</p>

Protected classification characteristics under state or federal law	Age (40 years or older), citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.	7 years	Yes
Commercial information	Records of personal property to the extent necessary for Uniform Commercial Code security interest filings.	7 years	Yes
Geolocation data	Physical location. Does not include precise geolocation, which is Sensitive Data.	7 years	Yes
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information as necessary for accommodating the needs of the individual.	7 years	Yes
<b>Sensitive Data Category</b>	<b>Examples</b>	<b>Retention Period</b> (in absence of a deletion request or legal requirement)	<b>Disclosed for a Business Purpose</b>

Government identifiers	Social security, driver's license, state identification card, or passport number.	7 years	Yes
Precise geolocation	Data derived from a device that is used or intended to be used to locate a consumer within a geographic area equal to or less than the area of a circle with a radius of 1,850 feet.	7 years	Yes
Racial or Ethnic Origin	Information about your racial or ethnic identification	7 years	Yes
Citizen or Immigrant Status	Information about whether or not you are a citizen or lawful resident of the United States	7 years	Yes

For the purposes of this Section, Personal Data does not include information specifically excluded from the scope of applicable data protection laws, such as certain publicly available information, deidentified or aggregated consumer information or information subject to the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), the Federal Farm Credit Act of 1971, and the Driver's Privacy Protection Act of 1994.

We have not sold any Personal Data or Sensitive Data of consumers (including consumers under the age of 16) in the last 12 months, and we have not shared any Personal Data or Sensitive Data of consumers (including consumers under the age of 16) with third parties for cross-context behavioral, or targeted, advertising in the last 12 months.

We obtain the categories of Personal Data and Sensitive Data listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you receive or when you communicate with us, including through email, text/SMS messages, or interactions with our chatbot or other artificial intelligence functionalities.

- Indirectly from you. For example, from observing your actions on our Website, including articles you read or videos you watch.
- Automatically as you navigate through the Website or use our chatbot or other artificial intelligence functionalities. Information collected automatically may include usage details, IP addresses, information about the articles you read or videos you watch, information provided by you when using the Company's chatbot or other artificial intelligence functionalities and information collected through cookies and other tracking technologies.
- From our affiliates and subsidiaries.
- From third parties, for example, our business partners and clients.
- From other third party sources, including information from commercially available sources, such as public databases and data aggregators.
- From our clients that request services from us.

We may disclose your Personal Data or Sensitive Data to a third party for a business purpose. When we disclose Personal Data or Sensitive Data for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Data and Sensitive Data confidential and not use it for any purpose except performing the contract. We disclosed this Personal Data and Sensitive Data for a business purpose to the following categories of third parties:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep Personal Data confidential and use it only for the purposes for which we disclose it to them.
- To consumer relations service providers, including consumer complaint response services.
- To professional service providers, including financial services, accounting services and legal representation, including with regard to prevention harm to our company, its affiliates and subsidiaries, our products or services or a person or property (e.g., fraud or other illegal activity prevention).
- To employee recruitment, career portal and job applicant services providers;
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going

concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our Website users is among the assets transferred.

- To vendors that perform back office services that assist us in providing the product or service.
- To trade vendor such as notaries, abstractors, appraisers, closing agents, including closing attorneys, or other real estate professionals, such as property inspectors or property preservation contractors, necessary for carrying out our services.
- To other third parties with whom we do business.
- To fulfill the purpose for which you provide it. For example, if you give us an email address for an additional recipient(s), we will transmit the contents of that email and your email address to the additional recipient(s).
- To other third parties when required or permitted by applicable law.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Data:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply the terms of any agreements applicable to the use and processing of your Personal Data.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or the public, in general. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

None of the above categories include (and all specifically exclude) text/SMS messaging originator opt-in data and consent; this information is not, and will not be, disclosed to any third parties.

As applicable, certain state privacy laws provide their residents, respectively, with specific rights regarding their Personal Data.

***A. Access to Specific Information and Data Portability Rights.*** You may have the right to request that we disclose certain information to you about our collection and use of your Personal Data and Sensitive Data. Once we receive and verify your request (please see Subsection ***Exercising Access, Data Portability, Correction, and Deletion Rights*** below for more information), we will disclose to you, as applicable:

- The categories of Personal Data and Sensitive Data we collected about you.
- The categories of sources for the Personal Data and Sensitive Data we collected about you.
- Our business or commercial purpose for collecting that Personal Data and Sensitive Data.
- The categories of third parties with whom we disclose that Personal Data and Sensitive Data.
- The specific pieces of Personal Data and Sensitive Data we collected about you (also called a data portability request).
- If we disclosed your Personal Data or Sensitive Data for a business purpose, a list disclosing the Personal Data and Sensitive Data categories that we disclosed for a business purpose and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Data or Sensitive Data.

**B. Correct Specific Information.** You may have the right to request that we correct inaccurate Personal Data and Sensitive Data about you. Once we receive and verify your request (please see Subsection ***Exercising Access, Data Portability, Correction, and Deletion Rights*** below for more information), we will use commercially reasonable efforts to correct the information to comply with your request. Not all state privacy laws may afford this right to their residents.

**C. Deletion Request Rights.** You may have the right to request that we delete any of your Personal Data or Sensitive Data that we collected from you and retained, subject to certain exceptions. Once we receive and verify your request (please see Subsection ***Exercising Access, Data Portability, Correction, and Deletion Rights*** below for more information), we will delete (and direct our service providers to delete) your Personal Data or Sensitive Data from our records, unless an exception applies. In responding to your request, we will inform you whether or not we have complied with the request, and, if we have not complied, provide you with an explanation as to why.

A service provider shall not be required to comply with a deletion request submitted by the consumer directly to the service provider.

We may deny your deletion request as permitted by applicable law. For example, 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 Data or Sensitive Data, 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.
- Help to ensure security and integrity to the extent the use of your Personal Data and Sensitive Data is reasonably necessary and proportionate for those purposes.

- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise his/her 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.

**D. Right to Limit Use and Disclosure of Sensitive Data.** You may have the right, at any time, to direct us to limit our use and disclosure of your Sensitive Data to use which is necessary for certain purposes enumerated in applicable law ("Enumerated Purposes"). To the extent we use or disclose your Sensitive Data for purposes other than the Enumerated Purposes (described below), you have the right to limit such use or disclosure. Currently, we do not use Sensitive Data for purposes other than the Enumerated Purposes. To the extent applicable, you may also have the right to withdraw consent you provided for our use and disclosure of your Sensitive Data.

The Enumerated Purposes include the following:

- (1) To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.
- (2) To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Data, including Sensitive Data.
- (3) To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.
- (4) To ensure the physical safety of natural persons.
- (5) For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with us, provided that we will not disclose the Sensitive Personal Data, to another third party and will not use it to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us.
- (6) To perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer

information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of our business.

- (0) To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.
- (1) For purposes that do not infer characteristics about you.

**E. Exercising Access, Data Portability, Correction and Deletion Rights.** To exercise the access, data portability, correction, and deletion rights described above, please submit a consumer request to us through one of the following:

- Calling us at 844-740-0401.
- Completing the request form found [here](#).
- Emailing us at [privacyrequests@mortgageconnectlp.com](mailto:privacyrequests@mortgageconnectlp.com)
- Mailing the Company at  
Townsgate Closing services, LLC  
Attn: Compliance – Privacy Request  
600 Clubhouse Drive, Suite 410  
Moon Township, PA 15108

When you use a request method above, we will request certain information for verification purposes, such as your name, address, and e-mail address. We will use this information to verify this is a permitted request, such as by matching your name and address with information in our records. Depending on the type of request, we may require a certain number of data points to allow for verification.

Only you, or a person properly authorized to act on your behalf, may make a verifiable consumer request related to your Personal Data. You may also make a verifiable consumer request on behalf of your minor child.

An authorized agent may make a request on your behalf using the request methods designated above. Additionally, if you use an authorized agent to submit a consumer request, we may require the authorized agent to provide proof that you gave the agent signed permission to submit the request. We may also require you to verify your own identity directly with us or directly confirm with us that you provided the authorized agent permission to submit the request.

The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Data or an authorized agent of such person.

- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Data if we cannot verify your identity or authority to make the request and confirm the Personal Data relates to you.

Making a consumer request does not require you to create an account with us.

We will only use Personal Data provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

If we deny your request, you may have the right to appeal our decision. Further, if you appeal and your appeal is denied, you may the right to complain to your state's attorney general. You may appeal your decision by contacting us at [privacyrequests@mortgageconnectlp.com](mailto:privacyrequests@mortgageconnectlp.com)

**F. *Response Timing and Format.*** In accordance with applicable law, we endeavor to respond to a consumer request within forty-five (45) days of its receipt. If we require more time (up to 45 additional days), we will inform you of the reason and extension period in writing.

The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your Personal Data that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

You may make a consumer request for access or data portability free of charge twice within a 12-month period. Additional requests may be subject to a fee. We may charge a fee to process or respond to your consumer request if 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.

**G. *Non-Discrimination.*** We will not discriminate against you for exercising any of your rights. Unless permitted by applicable laws, in connection with you exercising your rights, 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 applicable laws that can result in different prices, rates, or quality levels. Any legally-permitted financial incentive we offer will reasonably relate to your Personal Data's value to us 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.

**H. Other California Privacy Rights.** California Civil Code Section § 1798.83 permits California residents to request certain information regarding our disclosure of personal data to third parties for their direct marketing purposes. To make these requests, please send an email to [privacyrequests@mortgageconnectlp.com](mailto:privacyrequests@mortgageconnectlp.com) or by mail to 600 Clubhouse Drive, Suite 410, Moon Township, PA 15108 ATTN: Compliance-CA Privacy Request

### **Data Security**

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our Website. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

### **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our privacy policy on this page with a notice that the privacy policy has been updated on the Website home page. through a notice on the Website home page/ The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this privacy policy to check for any changes.

### **Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

**Phone:** 844-740-0401

**Email:** [Privacyrequests@mortgageconnectlp.com](mailto:Privacyrequests@mortgageconnectlp.com)

**Postal Address:** Townsgate Closing Services, LLC  
Attn: Compliance- Privacy Request  
600 Clubhouse Drive, Suite 410  
Moon Township, PA 15108