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STATE PRIVACY AND DOCUMENT RETENTION POLICY NOTICE

Pursuant to the California Consumer Privacy Act of 2018 ("CCPA"), codified by California Civil Code §§1798.100 et seq. and which went into effect on January 1, 2020, California consumers are entitled to obtain more information and control over how their Non-public Personal Information ("NPI") is being used and requires businesses to be more transparent in their handling of NPI. Although Escrow Holder is not a business that is required to comply with the CCPA, Escrow Holder has implemented a privacy compliance program and procedures to safeguard the NPI of its clients.

Escrow Holder's clients should feel confident that Escrow Holder will preserve its clients' privacy. Escrow Holder has strict guidelines as to how its clients' NPI is collected and disclosed during an escrow transaction such that the NPI collected from businesses that are required to be CCPA compliant is protected by Escrow Holder's procedures. Escrow Holder is committed to protecting client NPI and will never sell or disclose this information to anyone, except as permitted by law.

Consumers can request a copy of the escrow file from Escrow Holder if they want to know what NPI is in Escrow Holder's possession.

As part of the CCPA, consumers are entitled to ask businesses to delete their information from their records. However, there is an exemption to this deletion requirement for companies who are mandated to retain records pursuant to the laws of the State of California or the Federal Government. See Civil Code §1798.105. Escrow Holder is under such regulations to retain records for five (5) years pursuant to California Financial Code §1737.3 (applies to The California Department of Financial Protection and Innovation operations) or three (3) years pursuant to California Business & Professions Code §10148 (applies to Department of Real Estate operations). Based upon these laws and the fact that Escrow Holder is not a business covered by the CCPA, Escrow Holder cannot comply with deletion requests.