



MegaStar Financial Corp. Privacy Policy

What is our commitment to you?

We are sensitive to your privacy concerns and are committed to letting you know what information is being collected on our sites, how the information is being used and what choices you have regarding the collection and use of the information. Please take a moment to review this privacy notice and feel free to contact us with any questions at mailto:

privacy@megastarfinancial.com.

What types of information do we collect about you?

The primary reason we collect personal information about you is to provide products and services that you have requested, specifically mortgage products and mortgage related information and services.

THE CATEGORIES OF INFORMATION WE COLLECT INCLUDES:

- General Personal Information, including your name, address, email, telephone number, and employment status;
- Private Personal Information, including your social security number and unique identifiers/identification numbers;
- Private Financial Information, including income and credit history; and
- Public Information, including unsealed court records and county property records.

THE PRIMARY PURPOSE FOR WHICH THE CATEGORIES ABOVE ARE COLLECTED INCLUDES:

- To process and complete your requested mortgage loan application and transaction with MegaStar Financial Corp.;
- To provide you with information, to request required documents, and to stay in touch with you throughout your requested mortgage loan application/transaction and after your loan has closed with MegaStar Financial Corp.; and
- To comply with State and Federal Law, such as the Gramm-Leach-Bliley Act and Truth In Lending Act.

How does MegaStar Financial Corp. obtain this information?

MegaStar is provided this information from a variety of sources, including online and in person, and from our loan applicants/borrowers themselves. The loan applicant/borrower provides MegaStar with the information necessary to process and complete their requested loan transaction. MegaStar also contracts with various third party sources to verify the information



provided by the loan applicant/borrower and to complete the loan transaction. Examples of third party sources include the IRS, the Social Security Administration, credit reporting agencies, public records, and the loan applicant/borrower's employer(s).

Do we share information with third parties?

MEGASTAR FINANCIAL CORP. DOES NOT SELL YOUR PERSONAL INFORMATION.

We do not share personal identifying information with any non-affiliated third party except (1) as permitted or required by law. For example, MegaStar Financial Corp. will comply with inquiries by law enforcement or government agencies and will comply with Federal laws such as the Real Estate Settlement Procedures Act (RESPA), the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), the Patriot Act, or the Fair and Accurate Credit Transactions Act (FACTA) in order to complete your requested mortgage loan transaction. Put simply, MegaStar Financial Corp. obtains your permission at application to share certain personal identifying information with non-affiliated third parties in order to complete your requested mortgage transaction, for example, credit reporting agencies, government agencies, and the investor on your mortgage loan. All non-affiliated third parties are subject to the same level of confidentiality as MegaStar Financial Corp. when it comes to the protection and security of your personal information.

MegaStar Financial Corp. may share certain information with non-affiliated third parties where you have given MegaStar consent to do so or to third party marketing vendors in order to stay in communication with you after your requested loan transaction has closed. The information MegaStar may provide includes your name, property address, and email. However, MegaStar does not share any personal identifying information, like your social security number or government identifier, with any non-affiliated third party except as stated above.

Our sites may contain links for other services that we feel you may have an interest in. We believe these sites share a similar commitment to consumer privacy and urge you to review their privacy policy when visiting their sites. We cannot, however, be responsible for their privacy practices.

What is our policy relating to former customers?

Our policy regarding the collection and use of information about former customers is the same as that regarding the collection and use about existing customers. Over time, in compliance with certain state and federal laws and contractual obligations, we will delete your information from all of our systems. If you have any questions, please feel free to contact us at: privacy@megastarfinancial.com or follow the Request to Know/Delete process outlined below.

How do we protect your information?



We restrict access to nonpublic personal information about you to those of our employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards designed to protect your nonpublic personal information.

Transferability of Information

In the event we go through a business transition, such as a merger, acquisition by another company, or sale of all or portion of our assets, your personally identifiable information will likely be among the assets transferred. You will be notified by means of notice on our site for thirty (30) days of any such change in ownership or control of your personal information. For more information, please refer to the section labeled "Privacy Notice Changes," below.

A Special Note Regarding People Under 18 Years Old

Consumers under the age of 18 must not send any personal information to us - including but not limited to information such as name, address or e-mail address.

MegaStar Borrowers and California Residents

Effective January 1, 2020, the California Consumer Privacy Act grants to California residents 5 rights: 1) the right to know what personal information is being collected about you; 2) the right to know whether the personal information is sold or disclosed and to whom; 3) the right to say no to the sale of personal information; 4) the right to request deletion of your personal information; and 5) the right to equal service and price, even if you exercise your privacy rights.

At MegaStar, we know consumer privacy is important, that's why we are extending these rights to all MegaStar borrowers and customers, existing and former, regardless of whether they are California residents or not.

What does this mean? It means you, as a MegaStar customer, have the following rights:

- 1) Request to Know, which includes:
 - a. Right to Know the specific pieces of information that MegaStar has collected, used, and/or maintained;
 - b. Right to Know the categories of personal information MegaStar has collected, used, and/or maintained;
 - c. Right to Know the categories of sources from which MegaStar collected the personal information;
 - d. Right to Know the categories of personal information that MegaStar disclosed for a business purpose;



- e. Right to Know the categories of third parties to whom the personal information was disclosed for the business purpose in (d) above; and
 - f. The business or commercial purpose for collecting, using, and/or disclosing the personal information.
- 2) Request to Delete the right to request MegaStar delete that information.

How to Make a Request to Know or Request to Delete:

1. **Send Request to MegaStar Financial Corp.**
 - a. Phone: 303.321.8800
 - b. Email: privacy@megastarfinancial.com
 - c. Mail: 1080 Cherokee, Attn: Legal, Denver, CO 80204
 - d. In-person at any branch location or the corporate office located at 1080 Cherokee, Denver, CO 80204
2. **MegaStar will verify your request and confirm receipt of your request within 10 days.**
 - a. To verify the request, MegaStar will evaluate the information provided by the requesting party with the information MegaStar has on-file for the borrower in order to verify and confirm the identity of the requesting party.
 - b. MegaStar collects and maintains sensitive, private information. Therefore, MegaStar will evaluate all requests to know against the risk of potential harm and/or potential fraud.

If an Authorized Agent is submitting a Request on behalf of a MegaStar borrower, the Authorized Agent must provide: 1) written authorization from the borrower for the Authorized Agent to act on their behalf and provide verification of the Authorized Agent's identity; or 2) Provide MegaStar with a valid and fully executed Power of Attorney form.

3. **MegaStar will send you a response within 45 days via email or US Postal Service.**

Requests to Delete and Gramm-Leach-Bliley Exemption

While MegaStar will comply with all requirements set forth in the California Consumer Privacy Act, please understand that MegaStar collects, processes, maintains, stores, and discloses consumer private personal information for the purpose of completing a requested mortgage loan transaction. This collection, processing, maintenance, and disclosure is covered under the Gramm-Leach-Bliley Act and by other State and Federal laws. Because MegaStar is subject to these State and Federal financial privacy and cybersecurity laws, you can rest assured that your information will be protected, encrypted, and only used as MegaStar has disclosed in this Privacy Policy.

Non-Discrimination and Limitations



MegaStar Financial Corp. will not discriminate against any MegaStar borrower who exercises their rights under the above privacy laws and policy, including the California Consumer Privacy Act. As an Equal Housing Lender, MegaStar is committed to the fair and equal treatment of all consumers and will provide services as such.

However, MegaStar is not required to provide information under a Request to Know more than twice in a twelve month calendar period.

Alternative Formats

MegaStar Financial Corp. can provide this Privacy Policy in a variety of formats. This Privacy Policy can be downloaded by selecting the PDF image above or can be printed from this webpage.

For alternative formats, including larger font or an audio version, please contact: privacy@megastarfinancial.com or call 303.321.8800.

Privacy Notice Changes

We reserve the right to change this privacy notice at any time. You agree to obtain annual notices of, and changes to, this privacy notice electronically by visiting this site. Therefore, we encourage you to review this site from time to time to review changes to our privacy notice. Please note that our offline privacy notice (not covering information collected over the phone or by facsimile) may differ slightly from our online privacy notice. This notice utilizes the rules, authority, and definitions of the Gramm-Leach-Bliley Act of 1989, Title V, Subtitle A.