



California Consumer Privacy Act: Instructional Guide

This guide provides a California resident or “Consumer” information on how to complete and submit a Request Form to Acra Lending to invoke or exercise your rights under the California Consumer Privacy Act of 2018 (“CCPA”). Only you, or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your Personal Information. You may only make two verifiable consumer requests within a 12-month period.

Who is Making the Request?

When you engage with us or use our products and services, we collect a variety of information from and about you. The kind of data we collect about you depends on who you are (broker, borrower, applicant, etc.) and how you use our services. Please use tell us which one of the below categories applies to you.

1. **Non-Applicants:** A Consumer that provided some but not all of the following pieces of information to Acra Lending:
 - a) Your Name;
 - b) Monthly Income;
 - c) Social Security Number;
 - d) The Property Address;
 - e) An Estimate of the Value of the Property; and/or
 - f) The Loan Amount.
2. **Applicants:** A Consumer that provided all six pieces of information to Acra Lending, as stated above, that qualifies as a mortgage loan application.
3. **Current Borrower:** A Consumer that has an active loan, with an associated loan number, that is currently being serviced by Acra Lending.
4. **Former Borrower:** A Consumer whose obligation to repay a loan to Acra Lending has been terminated, by any means, and has no other active loans with Acra Lending. A loan number would also be associated with their loan.
5. **Third Party:** A Consumer or business that is licensed with the California Secretary of State, representing and making a request on behalf of any of the other consumer types.
6. **Real Estate Professional:** A Consumer who is as a wholesale broker, correspondent lender, real estate agent or other real estate professional.

What are you requesting?

The below information is used to help us understand the nature of your request or the right(s) you are exercising:

1. **Request to Know:** If you select this request type, you are requesting that Acra Lending provide you with the categories of personal information, as defined by the CCPA, it has collected, from where and how it collected it, how it is being used, whether it is being sold and/or shared and with whom.
2. **Request for Records:** If you select this request type, you are requesting that Acra Lending provide you, free of charge in a portal format, a copy of all the personal information, as defined by the CCPA, that was collected about you within the last 12 months.



3. **Request to Delete:** If you select this request type, you are requesting that Acra Lending delete all personal information, as defined by the CCPA, collected about you, to the extent permitted by law.
4. **All of the Above:** If you select this request type, you are requesting to exercise the rights associated with all of the request types listed on this form.

What information do I provide for my request?

We take your security seriously and need to confirm who you say you are. The information that must be completed on the request form is dependent on the type of request that you are making. Please use the reference table below to determine the correct information.

IMPORTANT: Third party requestors must provide written confirmation from the Consumer with the completed form available at <https://www.acralending.com/CCPA>.

	Non-Applicant	Applicant	Current Borrower	Former Borrower	Third Party	Real Estate Professional
Request to Know	1. Full name; and 2. Phone Number	1. Loan Number;	1. Loan Number;	1. Loan Number;	1. Loan Number;	1. NMLS; or 2. Email; or 3. Mailing Address
Request for Records	1. Full name; and 2. Phone Number	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of requestor's SSN	1. NMLS; or 2. Email; or 3. Mailing Address
Request to Delete	1. Full name; and 2. Phone Number	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of requestor's SSN	1. NMLS; and 2. Email; or 3. Mailing Address
All of the Above	1. Full name; and 2. Phone Number	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of your SSN	1. Loan Number; and 2. Last 4 digits of requestors' SSN	1. NMLS; and 2. Email; or 3. Mailing Address