



## PRIVACY NOTICE FOR CALIFORNIA RESIDENTS

This PRIVACY NOTICE FOR CALIFORNIA RESIDENTS supplements the information contained in the Privacy Notice of WFG NATIONAL TITLE INSURANCE COMPANY and its parent, subsidiaries and affiliates (collectively, "WFG" "we," "us," or "our") and applies solely to customers, parties to real estate transactions, visitors, users, and others who reside in the State of California ("consumer" or "you"). We have adopted this notice to comply with the California Consumer Privacy Act of 2018 ("CCPA"), California Privacy Rights Act of 2020 ("CPRA"), and other California privacy laws. Any terms defined in the CCPA and CPRA have the same meaning when used in this notice.

### Your Rights as a California Consumer

Under California Law, you have the *Right to Know* what personal information WFG collects, uses, discloses, and sells; the *Right to Delete* personal information we have collected about you; and the *Right to Opt Out* of a sale of personal information we have collected from or about you; the *Right to Initiate a Private Cause of Action* for data breaches; the *Right to Correct* inaccurate personal information; the *Right to Opt Out of Automated Decision-Making Technology*; and the *Right to Limit Use and Disclosure* of sensitive personal information. You will not receive discriminatory treatment by WFG if you exercise any of your privacy rights under CPRA. These are not absolute rights, and they are subject to exceptions and limitations as they may apply to your particular circumstances and the services you have engaged WFG to supply. We are happy to discuss any exceptions and limitations after you have submitted a request.

If you would like to exercise your rights as a California resident, you may start the process utilizing the methods below:

- Email [consumerprivacy@willistonfinancial.com](mailto:consumerprivacy@willistonfinancial.com)
- [Click here](#) or go to <https://tinyurl.com/WFGConsumerPrivacyPortal>
- Call toll-free at 1-833-451-5718; or
- Visit any WFG office and make your request in person.

If you would like to Submit a Request about your *Right to Opt Out*, know that WFG **does not sell** consumer information. However, if you wish, you may submit a request using the methods above for our records.

You may also designate an authorized agent to submit a request to exercise the rights above on your behalf by [clicking here](#) or calling 1-833-451-5718 and then also submitting written proof of such authorization via email to [consumerprivacy@willistonfinancial.com](mailto:consumerprivacy@willistonfinancial.com).

In exercising any of these rights, we must make absolutely certain we are dealing with you or your authorized agent to protect the personal information being shared or deleted, so we will verify your identity before responding to your request. Some of the verification may be handled through an online portal and may include knowledge based identification questions. Depending on the sensitivity of the personal information, we may utilize more stringent verification methods to confirm your identity,

including, but not limited to, providing additional documentation, sending a notary or third party to meet you in person, or require you to come into a WFG office.

**Information We Collect**

WFG’s primary business is providing appraisal, title and escrow services for the sale or refinance of real property. This can be a complicated and legalistic process. In part, you have hired WFG to centralize and smooth the passage of all the information necessary for your real estate transaction and to have us coordinate a smooth and efficient closing. In the course of providing those services to you, we collect a significant amount of personal information.

We do not knowingly collect, maintain or use personal information from children under the age of 18 and no part of our services are directed or targeted to children. If you become aware that a child under the age of 18 has provided WFG with personal information in violation of this privacy notice, please alert us at [consumerprivacy@willistonfinancial.com](mailto:consumerprivacy@willistonfinancial.com).

The CCPA and CPRA requires us to list the statutory categories of consumers’ personal information that we have collected about any consumers in the preceding 12 months. Much of this information is gathered from our searches of the land, tax, court and credit records to make certain that any liens, challenges, or title defects are addressed properly. Some of it is provided by you, or your computer systems. Some comes from real estate agents and brokers, mortgage brokers and others working to facilitate your transaction, and some is provided by your lenders and credit bureaus. Here’s how it breaks down:

<b><u>Category and Examples</u></b>	<b><u>From where do we get this Information?</u></b>	<b><u>Purpose Collected</u></b>	<b><u>3<sup>rd</sup> Parties with whom shared</u></b>
Identifiers.  Such as your name, spouse’s name, maiden names, family member’s names, aliases, postal address, unique personal identifier, online identifiers, Internet Protocol address, email address, account name, Social Security number, driver’s license number, passport number, or other similar identifiers	<ul style="list-style-type: none"> <li>• You, your family and agent</li> <li>• Your computer, tablet and cell phone</li> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> <li>• Surveyors, appraisers, abstractors, title plants, title searchers</li> <li>• Lien searchers and clearance companies</li> </ul>	Each Category of information will be used in various combinations for the following purposes: <ul style="list-style-type: none"> <li>• To provide the services and products requested, including title and settlement services, evaluating the state of title of a property and identifying the liens and encumbrances affecting that property, to close loans, to record your deeds, mortgages and other instruments affecting title, make filings with government agencies,</li> </ul>	See Below “Disclosure of Personal Information for a Business Purpose”
Personal information categories listed in Cal. Civ. Code § 1798.80(e) such as your name, signature, Social Security number, citizenship or immigration status, physical characteristics or description, address, telephone number, passport number, driver’s license or state	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Your computer, tablet and cell phone</li> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> </ul>		See Below “Disclosure of Personal Information for a Business Purpose”

identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information.	<ul style="list-style-type: none"> <li>• Surveyors, appraisers, abstractors, title plants, title searchers</li> <li>• Lien searchers and clearance companies</li> </ul>	clearing title defects, to provide customer support to you and others involved in your transaction.	
Protected classification characteristics under California or federal law including your age, race, color, marital status, sex, physical disability, and veteran or military status as such information appears in driver's license and other identity documents and in loan application materials.	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> </ul>	<ul style="list-style-type: none"> <li>• To prevent fraud in transactions, to find, prevent and respond to online and offline security issues, and for purposes of Identity verification.</li> <li>• For government and regulatory compliance and reporting, to comply with relevant industry standards</li> </ul>	See Below "Disclosure of Personal Information for a Business Purpose"
Commercial information mostly in the form of real property records, mortgage records and lien records.	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Your computer, tablet and cell phone</li> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> <li>• Surveyors, appraisers, abstractors, title plants, title searchers</li> <li>• Lien searchers and clearance companies</li> </ul>	<ul style="list-style-type: none"> <li>• and best practices and WFG policies.</li> <li>• To maintain and supplement title plants, databases of prior policies, subdivision master searches and other resources which may expedite future transactions affecting your property.</li> <li>• To use and optimize our computer systems, understand how you use our online and web resources and improve our websites and apps and present their contents to you, while maintaining the integrity and security of our applications, websites and products.</li> </ul>	See Below "Disclosure of Personal Information for a Business Purpose"
Biometric information as contained in drivers' licenses and identity documents, captured on security cameras in our offices, and as required for notarization and e-notarization in some states.	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Notaries and others handling closing and signing functions</li> <li>• Your computer, tablet and cell phone</li> </ul>	<ul style="list-style-type: none"> <li>• To provide you with email, text and video alerts, event</li> </ul>	See Below "Disclosure of Personal Information for a Business Purpose"
Internet or other similar network activity such as information on how you interact with and use our websites, applications, emails, texts and other electronic resources.	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Your computer, tablet and cell phone</li> </ul>		See Below "Disclosure of Personal Information for a Business Purpose"
Geolocation data, primarily in the form of the location of your property and when and where	<ul style="list-style-type: none"> <li>• You, your family and agents</li> </ul>		See Below "Disclosure of Personal Information for a Business Purpose"

<p>someone may be meeting you for signatures, etc.</p>	<ul style="list-style-type: none"> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> <li>• Surveyors, appraisers, abstractors, title plants, title searchers</li> <li>• Lien searchers and clearance companies</li> <li>• Notaries and those handling closing and signing</li> <li>• Your computer, tablet and cell phone</li> </ul>	<p>registrations and other notices concerning our products or services, or events or news, that may be of interest to you.</p> <ul style="list-style-type: none"> <li>• To carry out our obligations and enforce our rights arising from the contracts entered into between you and us, and with others,</li> </ul>	<p>Information for a Business Purpose”</p>
<p>Audio, electronic, visual, thermal, olfactory, or similar information. Should you choose to interact with us by phone, video link or come into our offices, your voice or images may be recorded.</p>	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Your computer, tablet and cell phone</li> </ul>	<p>including for billing and collections and handling of claims under a title policy.</p> <ul style="list-style-type: none"> <li>• For testing, research, analysis and product development.</li> </ul>	<p>See Below “Disclosure of Personal Information for a Business Purpose”</p>
<p>Professional or employment-related information. Current or past job history is often a part of loan applications and statements of information.</p>	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Mortgage brokers, lenders and credit bureaus</li> </ul>	<ul style="list-style-type: none"> <li>• As necessary or appropriate to protect the rights, property or safety of us, insureds, our customers, and others.</li> </ul>	<p>See Below “Disclosure of Personal Information for a Business Purpose”</p>
<p>Inferences drawn from other personal information.</p>	<ul style="list-style-type: none"> <li>• You, your family and agents</li> <li>• Your computer, tablet and cell phone</li> <li>• Real estate agents and brokers involved in the transaction</li> <li>• Mortgage brokers, lenders and credit bureaus</li> <li>• Surveyors, appraisers, abstractors, title plants, title searchers</li> <li>• Lien searchers and clearance companies</li> </ul>	<ul style="list-style-type: none"> <li>• To respond to law enforcement, regulatory, and lender requests and as required by applicable law, court order, or governmental regulations.</li> <li>• As described to you when collecting your personal information or as otherwise set forth in the CCPA, CPRA and the Gramm-Leach-Bliley Act.</li> <li>• To evaluate or conduct a merger, divestiture, restructuring, reorganization,</li> </ul>	<p>See Below “Disclosure of Personal Information for a Business Purpose”</p>

		<p>dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</p>	
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**Disclosure of Personal Information for a Business Purpose**

**WFG DOES NOT SELL your information for monetary or other valuable consideration for marketing or any other purpose.**

However, some of your information **does get shared**, and within the last 12 months has been shared with persons outside of the WFG family of companies in order to better facilitate and complete your transactions and for other business and commercial purposes.

For example:

- WFG may order property searches and examinations from title searchers, abstractors and title plants.
- WFG may use third parties to obtain tax information, lien information, mortgage payoff information, condominium and homeowners’ association information.
- WFG may engage third parties to prepare documents in connection with your transaction.
- WFG may order surveys, appraisals, and inspections and/or communicate with those service providers. (Those services can’t be ordered without providing basic information about the property involved, the parties, and/or the liens to those service providers.)
- Within the WFG family of companies, we divide up the work to handle each closing most efficiently and to meet specific legal and licensing requirements. So certain parts of your closing (for example a search or disbursement) may be handled by another division or company within the WFG family.
- When it is time for signatures, your complete closing package may be sent to a mobile notary, remote online notary, or notary service company who will arrange to meet with you to sign documents. The notary will, in turn, send signed copies back to us along with copies of your driver’s license or other identity documents usually by mail, UPS, Federal Express or other courier service and sometimes by email or other electronic transmission.
- Your deed, mortgage and other documents required to perfect or clarify title will be recorded with the local recorder of deeds.
- Information within your title policy may be shared with WFG National Title Insurance Company title policy issuing agents to facilitate future financial transactions involving your property.
- We may use an outside service to coordinate the recording or e-recording of those instruments, and they will receive copies of deeds, mortgages and other recordable documents to process, scan and send on to the recording office.

- Information and draft documents will pass back and forth between WFG and the lenders and mortgage brokers to facilitate your transaction.
- Information, including purchase agreements and amendments, will pass back and forth between WFG and the real estate agents and brokers, lenders, the mortgage brokers and others facilitating the transaction.
- Various government agencies get involved. The law requires us to provide certain information to the IRS, the U.S. Department of the Treasury, local and state tax authorities, recorders of deeds and other governmental agencies.
- In resolving claims and mitigating losses, we may engage outside counsel and other service providers (such as surveyors and appraisers) to assist in resolving the claim.
- From time to time, we are required to respond to law enforcement, regulatory, and lender requests and as required by applicable law, court order, or governmental regulations.
- **WFG title policy issuing agents only:** personal information provided by you may be shared with a third party for the purposes of facilitating training to obtain CE/CLE credits.

### **Contact for More Information**

If you have any questions or comments about this notice, our Privacy Notice, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us:

- Email [consumerprivacy@willistonfinancial.com](mailto:consumerprivacy@willistonfinancial.com)
- [Click here](https://tinyurl.com/WFGConsumerPrivacyPortal) or go to <https://tinyurl.com/WFGConsumerPrivacyPortal>
- Call toll-free at 1-833-451-5718; or
- Visit any WFG office.

WFG is not subject to requirements set forth Section 999.317(g) of the California Consumer Privacy Act Regulations.

### **Changes to Our Privacy Notice**

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you by email or through a notice on our website homepage.

[Click here for WFG's Privacy Notice](#)

#### **WFG FAMILY**

WILLISTON FINANCIAL GROUP LLC  
 WFG NATIONAL TITLE INSURANCE COMPANY  
 WFG LENDER SERVICES, LLC  
 WFGLS TITLE AGENCY OF UTAH, LLC  
 WFG NATIONAL TITLE COMPANY OF WASHINGTON, LLC  
 WFG NATIONAL TITLE COMPANY OF CALIFORNIA  
 WFG NATIONAL TITLE COMPANY OF TEXAS, LLC, D/B/A WFG NATIONAL TITLE COMPANY  
 UNIVERSAL TITLE PARTNERS, LLC  
 VALUTRUST SOLUTIONS, LLC  
 MYHOME, A WILLISTON FINANCIAL GROUP COMPANY, LLC (formerly known as WILLISTON ENTERPRISE SOLUTIONS & TECHNOLOGY, LLC)  
 WFG NATIONAL TITLE COMPANY OF CLARK COUNTY, WA, LLC, D/B/A WFG NATIONAL TITLE