

Legal & Policies

Not all AZUZA LLC (“AZUZA LLC”, “We”, “Our”, “Us”, the “Company”) products or services are available in all states. This is not a commitment to lend.

The Company conducts business under the approved DBA Z Loans, Azuza NC LLC. For additional information on where each DBA is used refer to NMLS Consumer Access.

CALIFORNIA

Under California law, we will not share information we collect about you with companies outside of the Company unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.

Loans made or arranged pursuant to the California Financing Law.

Married persons may apply for an account in their own name.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA)

This CCPA PRIVACY NOTICE is for California residents only and supplements the information contained under Privacy Policy of the Company and its subsidiaries (collectively, “we,” “us,” or “our”) and applies solely to visitors, client’s, users, and others who reside in the State of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”) as amended the California Privacy Rights Act (“CPRA”) and other California privacy laws. Any terms defined in the CCPA have the same meaning when used in this notice. The terms CCPA and CRPA are herein used interchangeably and all terms within this notice are defined as per CCPA.

Purpose

The purpose of this notice is to inform California residents of their rights under CCPA. This notice includes detailed information about our online and offline practices in regard to the collection, use, and disclosure of personal information as defined in CCPA.

Who is Covered

Under CCPA, consumers are defined as natural persons who are residents of the state of California. The rights and protections afforded in CCPA do not apply to any business entities or natural persons that reside outside of California for any reason other than transitory.

Information We Collect

We collect information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or device (“personal information”). In particular, we have collected the following categories of personal information from consumers within the last twelve (12) months:

Category	Examples	Collected
A. 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.	Yes, we collect this category. We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of data analytics, client relationship management and marketing.
B. Personal information categories listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)).	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	Yes, we collect this category. We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of data analytics, client

Category	Examples	Collected
	<p>information, medical information, or health insurance information. Some personal information included in this category may overlap with other categories.</p>	<p>relationship management and marketing.</p>
<p>C. Protected classification characteristics under California or federal law.</p>	<p>Age (40 years or older), race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).</p>	<p>Yes, we collect this category.</p> <p>We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of data analytics, client relationship management and marketing.</p>
<p>D. Commercial information.</p>	<p>Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies</p>	<p>Yes, we collect this category.</p> <p>We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of</p>

Category	Examples	Collected
		<p>data analytics, client relationship management and marketing.</p>
<p>E. Biometric information.</p>	<p>Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data.</p>	<p>No, we do not collect this category.</p>
<p>F. Internet or other similar network activity.</p>	<p>Browsing history, search history, information on a consumer’s interaction with a website, application, or advertisement.</p>	<p>Yes, we collect this category.</p> <p>We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of data analytics, client relationship management and marketing.</p>

Category	Examples	Collected
G. Geolocation data.	Physical location or movements.	No, we do not collect this category.
H. Sensory data.	Audio, electronic, visual, thermal, olfactory, or similar information.	No, we do not collect this category.
I. Professional or employment-related information.	Current or past job history or performance evaluations.	<p>Yes, we collect this category.</p> <p>We share this category with third parties as is covered by GLBA and FCRA for customers. Not applicable for non-customers.</p>
J. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)).	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	<p>Yes, we collect this category.</p> <p>We share this category with third parties as is covered by GLBA and FCRA for customers. Not applicable for non-customers.</p>
K. Inferences drawn from other personal information.	Profile reflecting a person’s preferences, characteristics, psychological trends, predispositions, behavior,	Yes, we collect this category.

Category	Examples	Collected
	<p>attitudes, intelligence, abilities, and aptitudes.</p>	<p>We share this category with third parties as is covered by GLBA and FCRA for customers. For non-customers, we limit sharing with third parties for purposes of data analytics, client relationship management and marketing.</p>

Personal information does not include:

- Publicly available information from federal, state or local government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA’s scope, such as personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FRCA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994.

Personal Information About Minors

We do not knowingly collect, disclose, sell, or share personal information of minors that are under the age of 16 without an affirmative authorization. Our Website and services are intended only for persons with legal capacity to contract for a loan. We comply with Children’s Online Privacy Protection Act (“COPPA”). If you are a parent, legal guardian, or authorized agent of a minor under the age of 16 whom you believe may have provided us with information, please submit a verifiable request.

How Information is Collected

Personal information is collected from various sources such as:

- Directly from you, our clients or their agents. For example, from documents that our clients provide to us related to the services that we are asked to perform.

- Indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing services to them.
- Directly and indirectly from activity on our website. For example, from submissions through our website portal or website usage details collected automatically.
- From third-parties that interact with us in connection with the services we perform. For example, credit reporting agencies, appraisers and other service providers.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if you provide us with personal information in order for us to prepare a rate quote or ask a question about our products or services, we will use that personal information to respond to your inquiry.
- To provide, support, personalize and develop our Website, products and services.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collections.
- For testing, research, analysis, and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all 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.
- To respond to audits or state or federal examinations by our regulators.
- To detect and evaluate security incidents, errors, and debugging.

- To protect against malicious, deceptive, fraudulent, or illegal activity and the prosecution of those responsible.
- To provide transitory custom advertising experience while utilizing our Website with no individual profile creation or sharing of information with third parties.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

We may disclose your personal information to a third party for business purposes. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We disclose your personal information for a business purpose to the following categories of third parties:

- Our affiliates.
- Service providers.
- Third parties to whom you or your agents authorize us to disclose your personal information in connection with products or services we provide to you.

The Company does not “sell” or “share” consumer information as defined by CCPA. We do not use or disclose any sensitive information other than as allowed for business purposes as per CCPA.

Your Rights and Choices

The CCPA provides consumers (California natural person residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights. CCPA provides for certain exceptions. For more information on those exception refer to CCPA.

1) Access to Specific Information and Data Portability

Unless your personal information is excluded from the scope of the CCPA, you have the right to request that we disclose certain information to you about our collection and use of

your personal information over the past 12 months. Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.
- The specific pieces of personal information we collected about you (also called a data portability request).
- If we sold or disclosed your personal information for a business purpose, two separate lists disclosing:
 - sales, identifying the personal information categories that each category of recipient purchased; and
 - disclosures for a business purpose, identifying the personal information categories that each category of recipient obtained.

2) Deletion Request Rights

Unless your personal information is excluded from the scope of the CCPA, you have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if retaining the information is necessary for us or our service providers to:

1. Complete the transaction for which we collected the personal information, 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.
2. Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Debug products to identify and repair errors that impair existing intended functionality.

4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546).
6. 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.
7. Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
8. Comply with a legal obligation.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it.

3) Correction of Personal Information

Unless your personal information is excluded from the scope of the CCPA, you have the right to request that we correct any inaccurate personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will correct the inaccuracies (and direct our service providers to do so as well) in our records, unless an exception applies.

4) Opt-Out of the Sale or Sharing of Persing Information

Unless your personal information is excluded from the scope of the CCPA, you have the right to opt-out of the sale or sharing of your personal information if the business sells or shares personal information.

The Company LLC does not “sell” or “share” personal information as defined in CCPA.

5) Limit the use or disclosure of sensitive personal information

Unless your personal information is excluded from the scope of the CCPA, you have the right to limit the use or disclosure of sensitive personal information if the business uses or discloses sensitive personal information for reasons other than those set forth in CCPA.

The Company LLC does not use or disclose sensitive personal information other than as permitted in CCPA for the purposes of providing you business services.

6) Request the categories of personal information disclosed for business purposes

Unless your personal information is excluded from the scope of the CCPA, you have the right to request the categories of personal information that we disclose about you for a business purpose.

7) Not receive discriminatory treatment for the exercise of rights conferred by the CCPA

You have the right not to receive discriminatory treatment by us for the exercise of your rights under CCPA. This includes an employee's, applicant's, or independent contractor's right to be retaliated against for the exercise of rights conferred by the CCPA.

Exercising Rights

To exercise any of your rights, please submit a verifiable consumer request to us by either:

- Calling us at 1-800-217-9660
- Visiting us at www.zloans.net
- Emailing us at compliance@zloans.net

Verifiable Consumer Request

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 also make a verifiable consumer request on behalf of your minor child.

You may only make a verifiable consumer request for access or data portability twice (2) within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.
- 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 information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request. Our practices with regard to verifying a request will vary depending on the request and the information we have on the person making the request. We are under no obligation to provide information to you or your Authorized Agent if we cannot verify your identity or that the person making the request on your behalf is duly authorized to do so.

Authorized Agents

You may submit a verifiable request via an authorized agent. However, we are required to identify your identity directly as you are the consumer on behalf of whom the data is being requested. If you do not wish to verify your identity with us directly or are unable to do so, you or your authorized agent may submit proof that the agent has a power of attorney to make a verifiable request pursuant to Probate Code sections 4121-4130.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within 45 days of its receipt. If we require more time (up to 90 days), we will inform you of the reason and extension period in writing. If you have an account with us, we will deliver our written response to that account. If you do not have an account with us, we will deliver our written response by mail or electronically, at your option. Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. 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 information that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your verifiable consumer request unless 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.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, 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.

Notwithstanding, we retain the right to charge you a different price or rate or provide a different level of quality of good or service if the difference is reasonably related to the value your data provides us or you elect to participate in a financial incentive program after

receiving clear material terms of the financial incentive program. Financial incentive programs are offered on occasions and are subject to the terms and conditions disclosed to you. At no time will we offer a financial incentive program that is unjust, unethical, predatory, unreasonable, coercive, usurious, or to your detriment.

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.

Contact Us

If you have any questions or comments about this 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 at:

Phone: 1-800-217-9660

Website: www.zloans.net

Email: compliance@zloans.net

Postal Address: ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

CALIFORNIA FAIR LENDING NOTICE

UNDER THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY. IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING

WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS TO PROVIDE FINANCIAL ASSISTANCE. THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE-TO FOUR-UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE-TO FOUR-UNIT FAMILY IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION

SUITE 600
3700 WILSHIRE
LOS ANGELES, CA 90010

DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION

SUITE 810
1390 MARKET STREET
SAN FRANCISCO, CA 94102

CALL MONITORING AND RECORDING

If you communicate with us by telephone, we may monitor or record the call.

CREDIT BUREAU INFORMATION

The Company and/or its service providers acting on its behalf, may report information about your account to the major credit bureaus. Under the Fair and Accurate Credit Transactions Act of 2003, you have the right to directly dispute the accuracy or integrity of the Company and its service providers reports to the major credit bureaus. In order to protect your rights regarding any disputed account information, you must do the following:

- Any dispute must be made in writing to the Company and its service providers at ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146 or email compliance@zloans.net.
- To avoid delays, you should not provide your dispute notice to another company and or service provider's address.
- Your dispute notice must sufficiently identify your account relationship with the Company and its service providers such as your name, address, account number, etc.

- You must specify the information the Company and its service providers is reporting to the credit bureaus and why you are disputing it.
- You must also provide documentation or other information to support your dispute. For example, you may wish to provide a relevant portion of a credit report that may contain possibly inaccurate information, account statements, a copy of a police report, an affidavit of forgery, etc.

If you fail to meet any of the above requirements it may delay any response from the Company or its service providers and any resolution of your dispute. In most cases, the Company or its service providers will respond to your dispute notice in writing within 30 days of receiving it.

CONSUMER PRIVACY NOTICE

The safeguarding of customer personal and financial information is of the utmost importance to the Company. We are dedicated to utilizing industry standard security measures to protect our customer’s data and comply with all applicable federal and state laws.

Who We Are	
Who is providing this notice?	AZUZA LLC dba Z LOANS and AZUZA NC LLC
What does the Company do with your personal information?	
FACTS	
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell consumers how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

Who We Are	
WHAT?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ‘- Social Security number and income ‘- Credit history and Credit scores ‘- Mortgage rates and payments and employment information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	<p>All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons the Company chooses to share; and whether you can limit this sharing.</p>
QUESTIONS?	<p>Call 1-800-217-9660 or go to www.zloans.net/contact/.</p>
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES THE COMPANY SHARE? AND CAN YOU LIMIT THE SHARING?
<p>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.</p>	<p>Yes, we share. No, you cannot request to limit because e it is for everyday business purposes permitted by law.</p>

Who We Are	
For our marketing purposes – to offer our products and services to you.	<p>Yes, we share. No, you cannot request to limit because it is for everyday business purposes permitted by law.</p> <p>You may, however, unsubscribe at any time from any email marketing, request that we remove you from our marketing list, and/or register on the Do Not Call registry.</p>
For joint marketing with other financial companies	No, we do not share.
For our affiliates’ everyday business purposes – information about your transactions and experiences	No, we do not share.
For our affiliates’ everyday business purposes – information about your creditworthiness.	No, we do not share.
For non-affiliates to market to you	No, we do not share.
What We Do	
How does the Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These

Who We Are	
	measures include, but are not limited to, computer safeguards and secured files and buildings.
How does the Company collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> – Apply for a loan or give us your information – Provide account information or provide your mortgage information – Give us your contact information <p>We also collect your personal information from others, such as credit bureaus and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> – Sharing for affiliates' everyday business purposes – information about your creditworthiness – Affiliates from using your information to market you – Sharing for non-affiliates to market to you – State laws and individual companies may you give additional rights to limit sharing
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

- Affiliates – Companies related by common ownership or control. They can be financial and nonfinancial companies.

The Company has no affiliates.

- Non-affiliates – Companies not related by common ownership or control. They can be financial and nonfinancial companies.

The Company does not share with non-affiliates so they can market to you.

- Joint Marketing – A formal agreement between non-affiliated financial companies that together market financial products or services to you.

The Company does not enter into joint marketing agreements.

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.

Contact Us

If you have any questions or comments about this 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 at:

Phone: 1-800-217-9660

Website: www.zloans.net

Email: compliance@zloans.net

Postal Address: ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

EQUAL CREDIT OPPORTUNITY ACT

Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction:

- On the basis of race, color, national origin, religion, sex, marital status, or age;
- Because income is from public assistance; or
- Because a right has been exercised under the Consumer Credit Protection Act.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

EQUAL HOUSING OPPORTUNITY LENDER

The Company is an Equal Housing Opportunity Lender.

Under the Federal Fair Housing Act, it is illegal, on the basis of race, color, national origin, religion, sex, handicap, or familial status (having children under the age of 18), to:

- Deny a loan for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling, or to deny any loan secured by a dwelling; or
- Discriminate in fixing the amount, interest rate, duration, application procedures, or other terms or conditions of such a loan, or in appraising property.

As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC, 20580.

IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:

Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC, 20580

Telephone: 202-326-2222

AND TO

ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

Telephone: 1-800-217-9660

DO NOT CALL POLICY

This notice is the Company Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless allowed to by law. The Company employees and its service provider employees receive training on how to document and process telephone marketing choices.

Consumers who ask not to receive telephone solicitations from the Company will be placed on the Company Do Not Call List and will not be called in any future campaigns, including those of Company affiliates if any. If you communicate with us by telephone, we may monitor or record the call.

FAIR LENDING NOTICE

It is the policy of the Company to make credit products available to all applicants who meet our business focus in a fair and consistent manner within the confines of safe and

sound business practices. The Company management and staff are committed to the practices of fair lending. Following are the policies regarding nondiscrimination and abusive lending practices.

The Company does not discriminate against any credit applicant on the basis of race, color, religion, national origin, marital status, age (providing the applicant is of legal age and has the capacity to enter into a binding legal contract), sex, disability, familial status, receipt of public assistance, or whether the individual has exercised in good faith any right under the Consumer Credit Protection Act, or on any other prohibited basis.

The Company also requires loan terms, rates and fees to be consistent with the borrower's qualifications, that borrowers have the ability to repay the obligation and that borrowers receive a tangible benefit from the loan transaction.

The Company expects the companies with whom it does business to adhere to similar non-discriminatory and fair lending policies and practices throughout the lending process. The companies' policy extends to application procedures, pricing of loans or services, marketing practices, closing procedures, and compensation programs.

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GENERAL DISCLAIMERS

- Not all programs are available in all areas. Not all borrowers will qualify for all programs. Program restrictions apply.
- This is not an offer for extension of credit or a commitment to lend.
- Not all branches are licensed in every state; please contact your local office to determine eligibility.
- All loan programs are subject to the Company underwriting guidelines and available loan terms. Approvals may be subject to appraisals and other documentation requirements. Interest rates, loan programs, available loan terms, and other information on this website are subject to change without notice.

GRAMM LEACH BLILEY PRIVACY POLICY ACT OF 2000 (GLB)

1. OUR PLEDGE TO YOU

One of our top priorities is making sure that the information we have about you is protected and secure. We value our relationship with you and work hard to preserve

your privacy and ensure that your preferences are honored. At the same time, the very nature of our relationship may result in us collecting or sharing certain types of information about you. We explain how we use customer information in this privacy policy statement. We invite you to state your choices in the Customer Preferences section. We will honor your selection.

2. INFORMATION WE COLLECT

We collect information, you give to us on applications, surveys, registration forms, etc.

3. HOW WE SHARE INFORMATION

We do not share information that we have about you with anyone except in response to subpoenas or for other legal reasons.

The law permits us to share information about our current and former customers with government agencies or authorized third parties under certain circumstances. For example, we may be required to share such information in response to subpoenas or to comply with certain laws.

4. HOW WE PROTECT INFORMATION

We strive to protect your data and safeguard it from those not authorized to see it.

5. FORMER CUSTOMERS

We do not share information about our former customers with anyone except in response to subpoenas or for other legal reasons.

We do not share information about our former customers with companies outside our organization for them to contact you for their own marketing purposes.

6. CUSTOMER PREFERENCES

We honor your choices for sharing data as checked below. Please fill-out this form and return it to us at:

ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

Please do not share information about me with companies outside your organization. By law, this doesn't include companies that are performing services on our behalf or our financial marketing partners.

Please do not share my credit history with members of your corporate family.

For joint accounts: We will honor your preferences, and will automatically apply those same choices to the other account holder(s).

Name: _____

Address: _____

City: _____ State: _____ Zip _____

Account/Policy

No(s): _____

In addition, you may share with us your preferences by calling us toll-free at:

1-800-217-9660 or by e-mailing us at: compliance@zloans.net.

NEVADA PRIVACY NOTICE ADDENDUM

If you are a resident of the state of Nevada, you may choose to be added to our internal do-not-call list by contacting us at compliance@zloans.net or writing to us at ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146. For additional information concerning these requirements you may contact us at the contact information above or contact the Nevada Office of the Attorney General at aginfo@ag.nv.gov, calling 702-486-3132, or writing to 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101.

TEXAS COMPLAINT

TAC §80.200(b)

TEXAS RESIDENTS: CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR RESIDENTIAL MORTGAGE LOAN ORIGINATOR LICENSED IN TEXAS SHOULD SEND A COMPLETED COMPLAINT FORM TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING (SML): 2601 N. LAMAR BLVD., SUITE 201, AUSTIN, TEXAS 78705; TEL: 1-877-276-5550. INFORMATION AND FORMS ARE AVAILABLE ON SML'S WEBSITE: SML.TEXAS.GOV.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV.

TEXAS DISCLOSURE STATEMENT

Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT [877.276.5550](tel:877.276.5550).

WEBSITES PRIVACY NOTICE

The purpose of this Website Privacy Notice (“Notice”) is to inform you on the practices we employ in regard to the collection, processing, transferring, management and storage of data derived from visitors our websites (“Websites”). Data that is collected, processed, transferred, managed, or stored by third party website owners or operators are not subject to this Notice. We may provide links to third party websites for your convenience.

We are committed to safeguarding your privacy.

How Information is Collected

Information is collected by visitors to our Websites, third parties, and service providers through the course of conducting everyday business in mortgage loan origination and servicing.

Collected Information

The type of information we collect may include:

- **Personal and loan-related information:** Data provided to us by you that is related to the initiation, processing, and completion of certain financial transactions such as a mortgage loan.
- **Transactional information:** Data records for each transaction or usage instance on our websites. This type of information is used to help us, and our service providers, provide you with our services and enable us to comply with legal obligations. For example, we use this information to create loan documents and close a mortgage loan.
- **Usage Information:** Standard and technical, non-personal data points collected via our Websites when accessed such as internet protocol (IP) addresses, type of browser, internet service provider (ISP), pages accessed, content viewed, interactions, information searched for, and date and time of each access.
- **Technology Tracking Tools:** Our Websites utilize data tracking tools such as “cookies” to help us understand your interaction with our Websites, improve and personalize Website experience, monitor use, and manage web traffic. Cookies may sometimes be automatically created on your device or browser depending on your individual device or browser settings. You may choose which types of cookies to

enable or reject when accessing a website. By rejecting certain cookies, you are limiting the functionality and personalization that can be provided to you by those cookies. Other technologies that we use as tools for measuring traffic and providing improved services and personalization include web beacons which generally are transparent graphic images in an email or webpage. The purpose and use of web beacons is to help us conduct Websites visitor analysis to ensure that marketing campaigns are effective. If you are using a device or browser that supports a Do Not Track signal and you have enabled the Do Not Track signal for our Websites, please contact us by emailing compliance@zloans.net. At this time, we do not support auto acceptance of Do Not Track signals, but we are more than happy to assist in manually fulfilling your request. Access and use of our Websites is subject to Terms of Use.

How We Use Information

Information collected is used in various ways by us and our service providers for the purposes of operating our business. Some ways we use your information may include:

- To Provide Services: Collected information is used for the routine operation, maintenance, and improvement of our Website and provided services, to provide services or information you request, and to provide customer support.
- To Analyze, Personalize, and Improve Websites Experience and Services: Collected information is used analyze and understand preferences and usage trends to provide better services and Websites experience. It may also be used to analyze the effectiveness of our marketing, to develop new products, services, functions or features, and to streamline the ease of use of our Websites.
- To Contact You: Collected information may be used to contact you for customer service, marketing and promotions. You may opt out of receiving marketing and promotions at any time by following the steps below.
- To Aggregate Data: Collected information may be used for the creation of reports to better understand usage trends and interest so that we may provide better offerings and services to you.
- To Advertise: Collected information may be used to improve and personalize the marketing you receive from us. Marketing mediums include online ads, email, U.S. mail, or telephone calls. All marketing efforts are subject to your privacy preferences with us.

How We Share Information

We may share, transfer, or disclose your information as permitted by law and as per consent you provide to us. Some examples of sharing may include:

- To Provide Services: We share information with our service providers to fulfill business needs in providing you with our product and services, for website hosting, development, maintenance and other similar services, to advertise and market. Any information shared with third parties is subject to a contract between us and them governing the usage, maintenance, protection, confidentiality, and storage of the information. We generally limit access to your information to those service providers that are reasonably necessary to perform certain functions required in fulfilling our services to you.
- To Aggregate: Certain non-personal information may be used in aggregate by third parties for various reasons such as compliance with reporting obligations, for business and marketing purposes, or to assist in the analysis and understanding of usage patterns, product and services interest, and in origination trends.
- To Comply with Law Enforcement Requests and Laws.
- To Protect Us: In certain cases we may disclose your information to a third party if we have reasonable belief that such disclosure is necessary to comply with a law, regulation, government request, or legal process. We may also share your information with a third party to: protect the property, rights, and safety of the Company, its employees, our users, our business partners, and the general public from harm or illegal activities; to respond to emergencies where our determination in good faith requires that we disclose such information in order to prevent death or serious bodily injury of any persons; to enforce our agreements, policies, and terms of service; to investigate and defend ourselves against any third party claims or allegations; to protect the security, integrity, and usage of our Websites and services.
- To Conduct Significant Business Transactions: In the scenarios of acquisition, successorship, assignment as part of a merger, sale of assets, debt financing or similar transaction, insolvency, bankruptcy, or receivership we may share your information as part of the transaction terms and as it pertains to our business assets.

How We Protect Your Information

The security and confidentiality of your information is imperative to us and our business. To ensure that your information remains secure and confidential, we have implemented

various cybersecurity measures that meet current industry standards, guidance, and best practices. Furthermore, all Websites usage is governed by our Terms of Use.

Children's Information

The intent and purpose of our Websites is directed for persons of legal age to enter into a loan contract. It is not intended or to be used by children, including any child under the age of 13. At no time do we intentionally or knowingly collect any information from children through our Websites or service providers. At all times, we seek to comply with the Children's Online Privacy Protection Act. If you are a parent, legal guardian, or authorized agent of a minor under the age of 13 whom you believe may have provided us with information, please contact us at compliance@zloans.net.

Third Party Links

For your convenience we may link third party websites on our Websites. All third party websites, however, are governed by the respective owners terms of use, policies, privacy standards and the like. For information about their practices, you should contact the third parties directly.

Accessing Your Information

If you wish to access or update your information with us by:

- Logging into your customer account online.
- Contacting us at compliance@zloans.net with a request to receive, amend or delete certain information that has been collected by us. Please note, however, that we may reject the deletion of certain information as is permitted to be used by laws and regulations.
- Contacting us at compliance@zloans.net with a request to be added to our internal Do Not Call list.
- Opting out of marketing email materials by clicking the "unsubscribe" hyperlink on email footers.

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.

Contact Us

If you have any questions or comments about this 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 at:

Phone: 1-800-217-9660

Website: www.zloans.net

Email: compliance@zloans.net

Postal Address: ATTN: Compliance, AZUZA LLC, 2975 S Rainbow Blvd., Suite E6, Las Vegas, NV 89146.

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