



first community mortgage

CALIFORNIA PRIVACY NOTICE

WEBSITE VERSION

Effective Date: 2026

Last Updated: May 2026

1. Overview

This California Privacy Notice (“Notice”) applies to California residents and explains how First Community Mortgage, Inc., including its subsidiaries (“Company,” “we,” “us,” or “our”), collects, uses, discloses, and protects personal information.

This Notice is provided in accordance with the **California Consumer Privacy Act (CCPA)**, as amended by the **California Privacy Rights Act (CPRA)**.

This Notice supplements our general Privacy Policy and applies solely to individuals who reside in California.

2. Information We Collect

We collect personal information that identifies, relates to, describes, or could reasonably be linked to a consumer or household.

Categories of Personal Information Collected

The Company may collect the following categories of personal information:

- **Identifiers** (e.g., name, address, email, IP address)
- **Customer Records Information** (e.g., financial, contact, or transaction data)
- **Commercial Information** (e.g., products or services obtained)
- **Internet or Network Activity** (e.g., website interactions)
- **Geolocation Data**
- **Professional or Employment Information**
- **Sensitive Personal Information**, including:
 - Social Security numbers
 - Financial account information

- Government-issued identification

Personal information does **not** include:

- Publicly available information
- De-identified or aggregated information
- Information subject to certain federal laws such as the Gramm-Leach-Bliley Act (GLBA), where applicable

3. Sources of Personal Information

We collect personal information from:

- You directly (e.g., applications, forms, communications)
- Your agents or representatives
- Service providers and third parties (e.g., credit bureaus, appraisers)
- Your interactions with our website
- Affiliates and business partners

4. How We Use Personal Information

We use personal information for legitimate business purposes, including:

- Providing and servicing mortgage products and services
- Processing applications and transactions
- Communicating with you
- Detecting and preventing fraud or security incidents
- Complying with legal and regulatory obligations
- Conducting internal analysis, research, and business operations
- Supporting audits, examinations, and regulatory reviews

We use personal information only as **reasonably necessary and proportionate** to achieve these purposes.

5. Disclosure of Personal Information

We may disclose personal information to:

- **Affiliates**
- **Service providers and contractors**
- **Third parties authorized by you**

All such disclosures are subject to contractual obligations limiting use of personal information to the specified business purposes.

6. Sale or Sharing of Personal Information

- The Company **does not sell** personal information.
- The Company **does not share** personal information for cross-context behavioral advertising, as defined under California law, except as may be disclosed in our general Privacy Policy.

7. Use of Sensitive Personal Information

We use sensitive personal information only:

- To provide services and to process transactions
- To verify identity
- To maintain security
- To comply with legal and regulatory requirements

We do not use sensitive personal information for purposes requiring a "Limit the Use" right under California law.

8. Data Retention

We retain personal information:

- Only as long as necessary to fulfill the purposes described above
- To comply with legal, regulatory, and contractual obligations
- Based on operational and risk considerations

Personal information is securely disposed of when no longer required.

9. Your California Privacy Rights

California residents may have the right to:

- **Know** what personal information we collect and use
- **Access** personal information in a portable format
- **Correct** inaccurate personal information
- **Delete** personal information (subject to exceptions)
- **Opt out** of sale or sharing (if applicable)
- **Limit use of sensitive personal information** (if applicable)
- **Receive non-discriminatory treatment** for exercising rights

10. Exercising Your Rights

To submit a privacy request, you may:

- Call: **(800) 464-8626**
- Email: Legalquestions@fcmpartners.com
- Submit a request through our website: www.firstcommunitymortgage.com

We will:

- Confirm receipt within **10 business days**
- Respond within **45 days**, unless extended as permitted by law

11. Verification of Requests

We will verify your identity before processing certain requests. The level of verification depends on the nature and sensitivity of the request. Authorized agents may submit requests on your behalf, subject to appropriate authorization.

12. Non-Discrimination

We will not discriminate against you for exercising your privacy rights.

13. Updates to This Notice

We may update this Notice from time to time. Updates will be posted on our website with an updated “Last Updated” date.

14. Contact Us

If you have questions or concerns regarding this Notice or our privacy practices, please contact us:

First Community Mortgage, Inc.

Attention: Legal Department
262 Robert Rose Drive
Murfreesboro, TN 37129

Phone: 615-896-4141 or (800) 464-8626

Email: LegalQuestions@fcmpartners.com