

# Privacy Policy

## Introduction

This Privacy Policy, in conjunction with our Privacy Notice, (Privacy Notice available at [LennarMortgage.com](http://LennarMortgage.com)), explains how Lennar Mortgage, LLC (“Lennar Mortgage,” “we,” “us,” or “our”) collect, use and disclose personal information about visitors to our websites, people we meet in person or by phone, our customers and prospective customers (each, “Consumer,” “you,” or “your”), and others whose personal information we collect and retain.

This Privacy Policy applies to:

- Information we receive and collect through [LennarMortgage.com](http://LennarMortgage.com) and any mobile application provided by or on behalf of Lennar Mortgage (collectively, our “Online Services”); and
- Information we receive and collect through email and other electronic means, off-line communications and in-person contacts.

Lennar Mortgage Affiliates is defined in our Privacy Notice under “Affiliates.”

Please note that this Privacy Policy, together with our [Privacy Notice](#) and [Terms and Conditions](#) (both available at [LennarMortgage.com](http://LennarMortgage.com)), supersede the Privacy Policy, Terms and Conditions and Legal Disclaimers for Lennar Mortgage’s indirect parent company, Lennar Corporation, as published on [www.lennar.com](http://www.lennar.com).

By using our Online Services or providing your personal information to us after receiving a copy of this Privacy Policy, you are giving your consent to the provisions of this Privacy Policy, our Privacy Notice and our Terms and Conditions.

## Personal Information We Collect

### ***What is Personal Information?***

The term “personal information” as used in this Privacy Policy refers to information that identifies you as an individual or relates to you as an identifiable individual. We collect your personal information when, for example, you use our Online Services, engage in a Lennar Mortgage transaction, communicate with us by email or telephone, and when you visit one of our branches; we also obtain personal information from Lennar Mortgage affiliates to the extent you consent to such disclosure.

### ***Personal Information We Collect***

We collect personal information as described in our Privacy Notice, in compliance with the Gramm-Leach-Bliley Act of 1999 and its implementing regulations (“GLBA”). Our Privacy Notice also provides you with choices about how we may share and use such information.

### ***Information Collected about Your Online Activities***

When you visit our Online Services, we automatically collect and store data using cookies and other online technologies. These data include:

- *Identification* - any prior visits to the Online Services, your username and password to access your Lennar Mortgage Account and other personalized services.
- *Device* - your IP address, browser type, operating system and other usage information about the use of our Online Services.
- *Usage* - browsing history, search history, and information regarding your interactions with our Online Services and other websites, applications, or advertisements.
- *Location information* - your IP address or mobile device identification transmits general information about your geolocation, and you may allow us to obtain more specific geolocation information.

Although the data points collected this way may not specifically identify you, they can be combined with other information about your internet activities to identify your interests and preferences. The information from many separate websites is aggregated by third parties, such as Google Analytics and Google Ads, and used for data analytics, marketing, and interest-based advertising. For more information about these technologies, how they function, why we use them, and how you can restrict them, see the section below titled “[How You Can Limit Cookies and Interest-Based Advertising](#).”

## How We Use Personal Information

Lennar Mortgage collects and uses your personal information for the business and commercial purposes summarized below, but our use of your information is subject to the following limitations:

- The terms of this Privacy Policy;
- The terms of our Privacy Notice;
- Any specific terms applicable to the services or products you request;
- Your instructions to us that limit the use of certain information when you exercise an “opt-in” or “opt-out” or “unsubscribe” option we provide; and
- The requirements of applicable law.

Subject to those limitations, including as expressly noted in our Privacy Notice, Lennar Mortgage may use your personal information in the following ways:

1. To establish, maintain and service our customer accounts, provide customer service, process and or fulfill requests for information, contracts, orders and other transactions, verify customer information, provide financing, title, insurance or other home purchase related services through Lennar Mortgage Affiliates, and to engage in advertising, marketing, and online analytic services.
2. To process payment information for transactions with Lennar Mortgage (although we will not retain your credit card information).
3. To build long-term customer relationships by communicating and working closely throughout the contracting, planning, financing, and completion of a project, requesting feedback on the customer’s experience, and offering products and services in the future.
4. To maintain records of our customers’ needs, preferences and interests so that we may assist customers in identifying properties and services provided by Lennar Mortgage and letting them know about services or promotions that may be of interest to them (which may in some cases be provided by Lennar Mortgage Affiliates), including by email, mail, telephone, or SMS text message. These are marketing messages, and you are able to control whether you receive them. For more information on how you can choose to stop receiving some or all of these messages, please refer to our Privacy Notice.
5. To undertake activities to maintain the quality of Lennar Mortgage products and services and to improve, upgrade, and enhance those products and services, including research and development.
6. To manage our Online Services to maintain functionality, assess our users’ feedback so that we present information on your computer or mobile device in a user-friendly way, and to detect security incidents and protect against malicious, deceptive, fraudulent, or illegal activity and take appropriate action if needed.
7. To manage our contractual relations, protect our business interests, enforce our terms and conditions and comply with applicable laws by monitoring, investigating, and taking other actions to detect and prevent illegal or fraudulent activities and risks to the personal safety of any individual.
8. To comply with valid legal process and respond to appropriate governmental requests.
9. When necessary, to aggregate and de-identify personal information so that it is no longer reasonably associated with an identified or identifiable natural person and may then be used for any lawful purpose.

Except as otherwise specifically provided in this Privacy Policy or as required by law, any communication or material you provide to us, whether received online, electronically, in person, or otherwise collected by or submitted to us, including any data, questions, comments, suggestions or the like, is, and will be treated as, non-proprietary and may be used for any purpose, including, but not limited to, reproduction, disclosure, transmission, publication, market research, development of prospect lists, project planning, broadcast, posting and marketing, among other things.

## How We Use and How You Can Limit Cookies and Interest-Based Advertising

### ***Data Analytics***

We use cookies and similar technologies on our Online Services to obtain information about how our Online Services are used and to analyze visiting patterns. These technologies support some of the features of our Online Services, including maintaining your Lennar Mortgage account login information between visits. The use of cookies and similar technologies for mobile applications also allows us to recognize your IP address or mobile application identifier, measure activity and usage such as the time and length of your visit, the pages you look at, the site you visited just before coming to ours, and the name of your Internet service provider.

We obtain usage and activity data from Lennar Mortgage Affiliates that operate separate websites and from third parties that host or manage certain features of our Online Services. Each of these companies has its own policies on the collection and use of data collected using cookies and other internet technologies.

We may engage third parties, such as Google Analytics, to collect activity and usage data. Lennar Mortgage does not disclose any directly identifying personal information to a third-party data analytics provider. However, the provider may monitor a user’s interactions with our Online Services and combine this data with data from

other websites monitored by the same service provider and then use these findings for its own business and commercial purposes. The provider may have means of correlating data from our Online Services to an identifiable individual, in which case the processing of personal information will be the responsibility of the service provider.

To learn more about how Google collects, and processes data and the choices Google may offer to control these activities, you may visit: <http://www.google.com/intl/en/policies/privacy/partners/>.

You may also be able to limit data collection by using your browser or mobile device settings. Please note that electing to limit interest-based advertising will not stop all advertising from appearing in your browser or applications. It may make the ads you see less relevant to your interests. Additionally, please note that if you use a different browser or erase cookies from your browser, or use a different device, you may need to renew your setting selections.

### ***Do Not Track Signals***

Certain web browsers allow you to set preferences that include “Do not track” signals to limit how your activity is tracked across online services. Like most websites, our Online Services do not respond to “do not track” signals in your browser.

### **Former Customers**

Our Privacy Policy for sharing personal information about former customers is the same as our Privacy Policy for current customers.

### **Children and Privacy**

Our Online Services are not directed at or intended for use by children. If you are under the age of 18, you may use our Online Services only with the involvement of a parent or guardian. If we discover that we have collected any personally identifiable information from a child under the age of 18, we will remove that information from our database as soon as possible. If you are a parent or guardian and believe that we may have inadvertently collected personal information from your child, please contact us using one of the methods listed below under “How to Contact Us.”

### **How to Contact Us**

If you have any questions about this Privacy Policy, or you want to obtain more information about Lennar Mortgage’s privacy practices, please contact us:

By email: [ComplianceTeam@lennarmortgage.com](mailto:ComplianceTeam@lennarmortgage.com)

By U.S. Postal Mail: 730 N.W. 107th Ave., 4th Floor (Attn: Compliance Dept.), Miami, FL 33172

By phone: (888) 966-8262

### **Changes to Our Privacy Policy**

Lennar Mortgage may at any time revise our Privacy Policy, Privacy Notice or Terms of Use. When we do, we will post the revised Policy on this page with a new “Last Updated” date. You are bound by any such revisions and should therefore periodically visit our Online Services to review the then current terms and conditions, privacy policy and terms and conditions to which you are bound.

***Last Updated: January 31, 2022***

**General:** [Click here to view Lennar Mortgage’s Privacy Policy prior to January 31, 2022](#)

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## Notice for California Residents Only

Lennar Mortgage collects consumer personal information from California residents and this disclosure provides additional information on how we collect, use, and disclose personal information relating to California residents covered by the California Consumer Privacy Act of 2018 (“CCPA”). This notice is provided pursuant to the CCPA.

Under the CCPA, “Personal Information” is information that identifies, relates to, describes, or could reasonably be linked, directly or indirectly, with a particular California resident. **The CCPA, however, does not apply to certain information, such as information subject to GLBA.**

The specific Personal Information that we collect, use, and disclose relating to a California resident covered by the CCPA will vary based on our relationship or interaction with that individual. **Please note that this disclosure does not apply with respect to information that we collect about California residents who apply for or obtain a loan from or through us. For more information about how we collect, disclose, and secure information relating to these customers, please refer to our Privacy Notice (available at [LennarMortgage.com](http://LennarMortgage.com)).**

Consistent with our obligations under applicable laws and regulations, such as GLBA, we maintain physical, technical, electronic, procedural and organizational safeguards and security measures that are designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, disclosure, or access, whether it is processed by us or elsewhere.

### Collection and Disclosure of Personal Information

In the past 12 months, we have collected, and disclosed to third parties for our business purposes, the following categories of Personal Information relating to California residents covered by this disclosure:

<b>General Category</b>	<b>Examples</b>
Identifiers	Name; Government-Issued Identifying Data (e.g., Social Security number)
Personal Information categories (as defined under the California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Contact Information; Financial Information
Protected Classification Characteristics under California or federal law	Gender; Marital Status
Commercial Information	Transaction Information
Internet or Similar Network Activity	Browsing History; Activity on our website
Geolocation Data	Device location; Internet Protocol location
Professional/Employment-Related Data	Work history; Prior employer
Education Information	Student records
Inferences drawn from Personal Information	Individual preferences and characteristics

The categories of sources from whom we collected the categories of Personal Information listed above are:

- Directly from the California resident or his/her representative;
- Service providers; credit reporting agencies; third parties authorized to provide or sell consumer data;
- Public records;
- Lennar Mortgage Affiliates;
- Online Activity; and
- Third Parties identified by the California resident or otherwise disclosed as part of the above channels (e.g., former colleague).

The categories of third parties to whom we disclosed the above listed categories of Personal Information in the past 12 months for our business purposes described in this Privacy Policy are:

- Affiliates of Lennar Mortgage, LLC;
- Vendors and service providers who provide services such as website hosting, data analysis, payment processing, order fulfillment, IT and related infrastructure, customer service, email delivery, auditing, marketing and marketing research activities;
- Third Parties who provide services such as payment, banking and communication infrastructure, storage, legal or tax advice, notaries and auditors;

- Other Third Parties who enable customers to conduct transactions online and via mobile devices, support mortgage and fulfillment services; and
- Governmental authorities as required by laws and regulations.

### ***Use of Personal Information***

In the past 12 months, we have used Personal Information relating to California residents to operate, manage, and maintain our business, to provide our products and services, and to accomplish our business purposes and objectives, including the following:

- Performing services, including maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services.
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity.
- Short-term, transient use where the information is not disclosed to a third party and is not used to build a profile or otherwise alter an individual consumer's experience outside the current interaction, including, but not limited to, the contextual customization of ads shown as part of the same interaction.
- Auditing related to a current interaction and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance with this specification and other standards.
- Undertaking activities to verify or maintain the quality or safety of a service controlled by us, and to improve, upgrade, or enhance the service controlled by the business.
- Debugging to identify and repair errors that impair existing intended functionality.
- Undertaking internal research for technological development and demonstration.
- Complying with laws and regulations and to comply with other legal process and law enforcement requirements (including any internal policy based on or reflecting legal or regulatory guidance, codes or opinions).
- As described to you when collecting your Personal Information or as otherwise set forth in the CCPA.

### ***Sale of Personal Information***

In the past 12 months, we have not sold any Personal Information subject to the CCPA to third parties, including the Personal Information of minors under the age of 16. For purposes of this Disclosure, "sold" means the disclosure of Personal Information to a third-party for monetary or other valuable consideration.

### ***Rights under the CCPA***

If you are a California resident, you have the following rights under the CCPA:

- (1) **Right to Know.** You have the right to request we disclose to you free of charge the following information covering the 12 months preceding your request, subject to certain exemptions specified in the CCPA:
  - the categories of Personal Information about you that we collected;
  - the categories of sources from which the Personal Information was collected;
  - the business or commercial purpose for collecting Personal Information about you;
  - the categories of third parties to whom we disclosed Personal Information about you and the categories of Personal Information that was disclosed (if applicable) and the purpose for disclosing the Personal Information about you; and
  - the specific pieces of Personal Information we collected about you;
- (2) **Right to Delete.** You have the right to request we delete Personal Information we collected from you, unless the CCPA recognizes an exception;
- (3) **Right to Opt Out.** If we sold Personal Information, you would have the right to request that we not sell your Personal Information to third parties. However, as noted above, we do not sell Personal Information; and
- (4) **Right to Nondiscrimination.** You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

We will acknowledge receipt of your request and advise you how long we expect it will take to respond if we are able to verify your identity. Requests for specific pieces of Personal Information will require additional information to verify your identity.

Only you, or a person you have designated in writing as your authorized agent, or who is registered with the California Secretary of State to act on your behalf, or who you have provided power of attorney pursuant to California Probate Code sections 4000 to 4465, 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. If you

submit a request on behalf of another person, we may require proof of authorization and verification of identity directly from the person for whom you are submitting a request.

In some instances, we may not be able to honor your request. For example, we will not honor your request if we cannot verify your identity or if we cannot verify that you have the authority to make a request on behalf of another individual. Additionally, we will not honor your request where an exception applies, such as where the disclosure of Personal Information would adversely affect the rights and freedoms of another consumer or where the Personal Information that we maintain about you is not subject to the CCPA's access or deletion rights. You do not need to create an account with us to submit a request to know or delete. We will only use Personal Information provided in the verifiable consumer request to verify the requestor's identity or authority to make the request.

We will advise you in our response if we are not able to honor your request. We will not provide social security numbers, driver's license numbers or government issued identification numbers, financial account numbers, health care or medical identification numbers, account passwords or security questions and answers, or any specific pieces of information if the disclosure presents the possibility of unauthorized access that could result in identity theft or fraud or unreasonable risk to data or systems and network security. However, if we are not able to provide this information in response to your request to know, we will inform you if we have collected the type of information.

We do not charge a fee to process or respond to your verifiable consumer requests unless they are manifestly unfounded or excessive, in particular because of their repetitive nature. If we determine that the request warrants a reasonable fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request

We will work to process all verified requests within 45 days pursuant to the CCPA. If we need an extension for up to an additional 45 days in order to process your request, we will provide you with an explanation for the delay.

### ***How to Exercise Your Rights***

If you are a California resident, you may submit a request by one of the following methods:

- (1) Emailing [ComplianceTeam@lennarmortgage.com](mailto:ComplianceTeam@lennarmortgage.com)
- (2) Calling us toll-free at (888) 966-8262
- (3) Completing our online form: [Contact Lennar Mortgage](#) (available on [LennarMortgage.com](http://LennarMortgage.com))

### ***How to Contact Us***

If you have any questions about this Privacy Policy, or you want to obtain more information about Lennar Mortgage's privacy practices, please contact us:

By email: [ComplianceTeam@lennarmortgage.com](mailto:ComplianceTeam@lennarmortgage.com)  
By U.S. Postal Mail: 730 N.W. 107th Ave., 4th Floor, (Attn: Compliance Dept.) Miami, FL 33172  
By phone: (888) 966-8262

### ***Changes to Our Privacy Policy***

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