

# California Resident - Your Privacy Rights

Ark-La-Tex Financial Services, LLC (dba Benchmark Mortgage) is exempt from the California Consumer Privacy Act requirements as personal information is subject to the federal Gramm Leach Bliley Act. The Gramm Leach Bliley Act covers all personal information collected for an inquiry, pre-qualification, or application for a mortgage loan. Any personal information collected from you for marketing purposes is covered under the California Consumer Privacy Act.

## Notice at Collection of Personal Information

This disclosure covers the right to know what personal information is being collected.

## Use of Your Personal Information

The personal information collected by Ark-La-Tex Financial Services, dba Benchmark Mortgage (Benchmark) is for the purpose of inquiring about, applying for, or obtaining a residential mortgage loan. Your personal information will not be used for any other purpose.

## Is Your Information Sold?

Benchmark does not sell any personal information collected from a consumer. See our Privacy Notice for additional details.

## Categories of Personal Information Collected

Benchmark collects the following categories of personal information

Category	How data is used
Identifiers, such as your name, date of birth, social security number, copy of government issued identity card, mailing address, present address, previous addresses, telephone numbers, email address	Data is used to pull your credit report and a part of our processes to validate your identity
Characteristics, such as ethnicity, race, sex, age, citizenship status, marital status, number of dependents, ages of dependents, military or veteran status, service connected disability	Ethnicity, race and sex data is collected per requirements of the Home Mortgage Disclosure Act. Other data is collected to ensure that we identify the loan programs for which you might qualify as well as to determine what documentation may be required from you to determine if you qualify for a mortgage loan
Financial Information, such as bank or other financial institution accounts, credit history, financial transaction history, income, salary, other compensation, real estate owned, judgement history, bankruptcy history, foreclosure history	Data is used to determine if you qualify for a mortgage loan.

Education, such as number of years of schooling	Data is used to determine if you qualify for a mortgage loan.
Household information, such as number of persons in a household (USDA loans only), household income (USDA loans only), dwelling type of subject property	<p>Number of persons in household and income of household is required for USDA loans, as this loan program is only available in certain rural areas and qualifying for the program considers the entire household.</p> <p>Dwelling type of the subject property is used as part of qualifying the loan and ensuring the property value is in line with the loan amount.</p>
Employment information, such as occupation or title, name of employer, number of years on the job, number of years in line of work, W-2 or paystub records, hire dates and termination dates	Data is used to determine if you qualify for a mortgage loan and that your income is in line with your occupation and experience.

### Our Privacy Policy

See our online Privacy Policy at <https://benchmark.us/privacy-policy/>