

CALIFORNIA PRIVACY NOTICE

Last Updated: November 1, 2025

NOTICE TO CALIFORNIA RESIDENTS

This California Privacy Notice ("Notice") applies to California residents and supplements the information contained in the QuantmRE Privacy Policy. This Notice is provided pursuant to the California Consumer Privacy Act of 2018 ("CCPA"), as amended by the California Privacy Rights Act of 2020 ("CPRA"), and other California privacy laws.

Quantm.One, Inc. (doing business as "QuantmRE," "we," "us," or "our") is committed to protecting your privacy and providing you with transparency regarding how we collect, use, and share your personal information.

1. INFORMATION WE COLLECT

We collect various categories of personal information about California consumers. The categories we have collected in the preceding 12 months include:

1.1 Categories of Personal Information

A. Identifiers

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

B. Personal Information Categories (Cal. Civ. Code § 1798.80(e))

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 information, medical information, or health insurance information

C. Protected Classification Characteristics Under California or Federal Law

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)

D. Commercial Information

Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies

F. Internet or Other Electronic Network Activity Information

Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement

G. Geolocation Data

Physical location or movements (approximate location derived from IP address)

H. Sensory Data

Audio, electronic, visual, thermal, olfactory, or similar information (e.g., recordings of customer service calls with your consent)

I. Professional or Employment-Related Information

Current or past job history, performance evaluations, employment verification information, income information

J. Inferences Drawn from Other Personal Information

Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes

K. Sensitive Personal Information

Social Security number, driver's license, state identification card, or passport number

Account log-in, financial account, debit card, or credit card number in combination with required security or access code, password, or credentials

Personal information collected and analyzed concerning health (limited health information may be collected in certain circumstances)

1.2 Sources of Personal Information

We collect personal information from the following sources:

Directly from you: When you provide information through our website, mobile applications, forms, applications, phone calls, emails, or in-person interactions

Automatically: Through cookies, web beacons, and other tracking technologies when you use our website or services

Third parties: From business partners, affiliates, service providers, data brokers, credit bureaus, identity verification services, public records, and social media platforms

Referral sources: From individuals or companies that refer you to our services

Government entities: From public records and regulatory agencies

2. HOW WE USE YOUR PERSONAL INFORMATION

We use the personal information we collect for the following business and commercial purposes:

Provide Services: To provide, maintain, and improve our products and services, including Home Equity Agreements (HEAs) and related financial products

Process Transactions: To process and fulfill your transactions, including payments and equity investments

Customer Service: To communicate with you, respond to your inquiries, and provide customer support

Account Management: To create and manage your account, verify your identity, and maintain your account information

Legal Compliance: To comply with legal obligations, including Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements

Fraud Prevention: To detect, prevent, and investigate fraud, security incidents, and other illegal activities

Underwriting: To evaluate your application, assess risk, and make underwriting decisions

Marketing: To send you marketing communications about our products and services (subject to your consent where required)

Analytics: To conduct data analysis, research, and analytics to understand trends and user behavior

Legal Proceedings: To establish, exercise, or defend legal claims

3. HOW WE SHARE YOUR PERSONAL INFORMATION

We may share your personal information with the following categories of third parties:

3.1 Categories of Third Parties

A. Service Providers

Payment processors (including Dwolla, Inc.), cloud storage and hosting providers, data analytics providers, customer service platforms, identity verification services, technology service providers, marketing and advertising partners, professional advisors (attorneys, accountants, consultants)

B. Financial Institution Partners

Banks and financial institutions that hold or process funds, lenders and financing partners, credit bureaus and reporting agencies, underwriting service providers

C. Business Partners

Real estate professionals and brokers, appraisal companies, title companies and escrow agents, insurance providers, referral partners

D. Affiliates

Companies owned or controlled by QuantmRE, companies under common ownership or control with QuantmRE

3.2 Sales of Personal Information

We do not sell your personal information in the traditional sense. However, under the CCPA's broad definition of "sale," certain data sharing activities may be considered sales, including sharing information with advertising partners who provide targeted advertising services and allowing third-party cookies and tracking technologies on our website that may collect information for advertising purposes.

In the preceding 12 months, we may have "sold" or "shared" the following categories of personal information: Categories A (Identifiers), F (Internet Activity), and K (Inferences).

We have not knowingly sold or shared the personal information of consumers under 16 years of age.

4. YOUR CALIFORNIA PRIVACY RIGHTS

As a California resident, you have the following rights under the CCPA/CPRA:

4.1 Right to Know

You have the right to request that we disclose to you:

- The categories of personal information we collected about you
- The categories of sources from which we collected personal information
- Our business or commercial purpose for collecting, selling, or sharing personal information
- The categories of third parties to whom we disclose personal information
- The specific pieces of personal information we collected about you

4.2 Right to Delete

You have the right to request that we delete personal information we collected from you, subject to certain exceptions. We may retain personal information if necessary to complete the transaction, detect security incidents, comply with legal obligations, or use the information internally in a lawful manner.

4.3 Right to Correct

You have the right to request correction of inaccurate personal information we maintain about you.

4.4 Right to Opt-Out of Sale or Sharing

You have the right to opt out of the sale or sharing of your personal information. See Section 5 for details.

4.5 Right to Limit Use of Sensitive Personal Information

You have the right to limit our use and disclosure of your sensitive personal information. See Section 6 for details.

4.6 Right to Non-Discrimination

You have the right not to receive discriminatory treatment for exercising your privacy rights. See Section 10 for details.

5. YOUR RIGHT TO OPT-OUT OF SALE OR SHARING

5.1 Opt-Out Methods

You may opt out of the sale or sharing of your personal information at any time by:

Method 1 - Online: Visit our website and click "Do Not Sell or Share My Personal Information" link

Method 2 - Email: Send an email to info@quantmre.com with subject line "Opt-Out of Sale/Sharing"

Method 3 - Phone: Call us at (888) 612-3101 and select the privacy options menu

Method 4 - Mail: Write to QuantmRE Privacy Office, 150 Fayetteville St, Suite 300, Raleigh, NC 27601

5.2 Global Privacy Control (GPC)

We recognize and process Global Privacy Control (GPC) signals from your browser as a valid request to opt out of the sale or sharing of personal information.

6. HOW TO EXERCISE YOUR RIGHTS

You may exercise your rights to know, delete, or correct by:

Online Request Form: Visit www.QuantmRE.com/privacy-request

Email: info@quantmre.com (include your name, email, address, phone, and description of your request)

Phone: (888) 612-3101 (Monday-Friday, 9:00 AM - 5:00 PM PST)

Mail: QuantmRE Privacy Office, 150 Fayetteville St, Suite 300, Raleigh, NC 27601

Response Time: We will respond to verifiable requests within 45 days of receipt (up to 90 days if reasonably necessary, with notice).

7. NON-DISCRIMINATION

QuantmRE will not discriminate against you for exercising any of your CCPA/CPRA rights. This means we will not deny you goods or services, charge you different prices or rates, provide you a different level or quality of goods or services, or suggest that you may receive different treatment.

8. DATA RETENTION

We retain personal information for as long as necessary to fulfill the purposes described in this Notice, unless a longer retention period is required or permitted by law. General retention guidelines:

Active Accounts: Duration of relationship plus applicable retention periods

Closed Accounts: Typically 7 years after account closure

Transaction Records: 7 years from transaction date

KYC/AML Records: Minimum 5 years as required by federal law, typically 7 years

9. CONTACT INFORMATION

For questions about this Notice or to exercise your privacy rights:

QuantmRE Privacy Office

Quantm.One, Inc.

150 Fayetteville St, Suite 300

Raleigh, NC 27601

Email: info@quantmre.com

Phone: (888) 612-3101

Hours: Monday-Friday, 9:00 AM - 5:00 PM PST

PRIVACY CHOICES FORM

Important Privacy Choices for California Consumers

You have the right to control how we share some of your personal information. Please read the information above carefully before making your choices below.

SECTION A: OPT-OUT OF SALE OR SHARING

- ☐ **YES**, I want to opt out of the sale or sharing of my personal information

By checking this box, you are opting out of: (1) The sale of your personal information as defined by the CCPA, and (2) The sharing of your personal information for cross-context behavioral advertising (targeted advertising).

SECTION B: LIMIT USE OF SENSITIVE PERSONAL INFORMATION

- ☐ **YES**, I want to limit the use and disclosure of my sensitive personal information

By checking this box, you are requesting that we limit our use and disclosure of your sensitive personal information to only those purposes allowed under California law.

SECTION C: AFFILIATE SHARING

California law gives you the right to restrict certain information sharing with our affiliates (companies we own or control).

- ☐ **NO**, please do not share my personal and financial information with your affiliated companies for their marketing purposes

Note: This does not limit sharing necessary to provide services, comply with legal requirements, or conduct normal business operations.

SECTION D: THIRD-PARTY SHARING FOR MARKETING

- ☐ **NO**, please do not share my personal and financial information with outside companies for their marketing purposes

Note: This does not affect sharing with service providers who perform services on our behalf or business partners necessary to provide services you've requested.

YOUR INFORMATION

Name: _____

Email Address: _____

Phone Number: _____

Account or Transaction Number(s): _____

Mailing Address: _____

Signature: _____

Date: _____

TIME SENSITIVE REPLY

Your choices marked above will remain in effect unless you change them. Your choices do not affect information sharing necessary to provide services you've requested, information sharing required by law, information sharing with service providers acting on our behalf, or information sharing necessary to complete transactions.

If we do not hear from you, we may share some of your information as described in this Notice and our Privacy Policy.

HOW TO SUBMIT YOUR CHOICES

Choose ONE of the following methods:

Method 1 - Mail:

Complete, sign, and mail this form to: QuantmRE Privacy Office, 150 Fayetteville St, Suite 300, Raleigh, NC 27601

Method 2 - Phone:

Call us at (888) 612-3101 and reference this form

Method 3 - Email:

Scan or photograph this completed form and email to info@quantmre.com with subject line "California Privacy Choices"

Method 4 - Online:

Visit www.QuantmRE.com/privacy-choices and complete the online form

CONFIRMATION

We will send you a confirmation once we process your request. Please allow 5-10 business days for processing. Keep a copy of this form for your records.

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END OF CALIFORNIA PRIVACY NOTICE