



Last modified: April 9, 2024

Lima One Capital, LLC and its affiliates and subsidiaries (collectively referred to as “Company”, “we”, “us”, and “our”) respect your privacy and are committed to protecting it through our compliance with this privacy policy (“Privacy Policy”). This Privacy Policy describes the types of information we may collect from you or that you may provide when you visit our website www.limaone.com (our “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information. Our Website was created to provide information about the Company and our real estate lending services, mobile applications, and related services (the “Services”).

This Privacy Policy applies to information we collect through our Website, Services, and in email, text, and other electronic messages between you and this Website, and when you interact with our advertising and applications on third-party websites and services. It does not apply to information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Website.

By accessing or using the Website or Services, you consent to this Privacy Policy, which may change from time to time and without notice to you. If you do not agree with our policies and practices, your choice is not to use our Website. Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the Privacy Policy periodically for updates.

Information We Collect About You and How We Collect It

When you interact with us this through our Website and related Services, we collect several types of information from and about users of our Website. We may collect such information directly from you when you provide it to us, automatically as you navigate through the Website, and from third parties (e.g., our business partners).

The information we collect includes information by which you may be personally identified, such as name, postal address, email address, telephone number, social security number or any other identifier by which you may be contacted online or offline (“Personal Information”). We also collect information about your internet connection, the equipment you use to access our Website, and usage details.

Information You Provide to Us

Information that you provide by filling in forms or applications or submitting inquiries on our Website. This includes information provided at the time of registering to use our Website, subscribing to any of our services, or requesting further services. The information we collect on or through our Website may include:

- Information that you provide by filling in forms or applications or submitting inquiries on our Website. This includes information provided at the time of registering to use our Website, subscribing to any of our services, or requesting further services.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Your search queries on the Website.

Information We Collect Through Automatic Data Collection Technologies

Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website. As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is only statistical data and does not include Personal Information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website.

The technologies we use for this automatic data collection may include:

- Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website.
- Web Beacons. Pages of the Website and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Minors

Neither our Website nor our services are intended for individuals under the age of 18. We do not knowingly collect personal information from minors. If we learn we have collected or received personal information from a minor, we will delete that information. If you believe we might have any information from or about a minor, please contact us at privacy@limaone.com to have the information deleted.

How We Use Your Information

To present our Website and its contents to you. We use information that we collect about you or that you provide to us, including any personal information:

- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- To provide you with notices about your account.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To allow you to participate in interactive features on our Website.
- To contact you about products and services that may be of interest to you.

- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

We may use the information we have collected from you to enable us to display advertisements to our advertisers' target audiences. Even though we do not disclose your personal information for these purposes without your consent, if you click on or otherwise interact with an advertisement, the advertiser may assume that you meet its target criteria.

Disclosure of Your Information

We may share your Personal Information with our subsidiaries and affiliates for purposes consistent with our Privacy Policy. We may disclose aggregated information about our users, and information that does not identify any individual, without restriction. In addition, we may disclose personal information that we collect or that you provide to various third parties without notice to you as set forth below:

- We may also share your Personal Information with contractors, service providers, and other third parties that we use to support our business. For example, we may share your Personal Information with mortgage brokers, title companies, appraisers, insurance companies, purchasers of loans, inspectors, and property preservation providers, among others.
- In the event of a merger, restructuring, reorganization, or other sale or transfer of some or all of Lima One Capital LLC's assets, your Personal Information may be among the assets transferred.
- Lima One Capital, LLC may disclose your Personal Information if we believe that we are required to do so (i) to comply with any court order, law, or legal process, including to respond to any government or regulatory request, (ii) to enforce our rights under the Terms of Use and other agreements, including for billing and collection purposes, and (iii) to protect the rights, property or safety of Lima One Capital, LLC, our customers, or the public. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- Tracking Technologies and Advertising. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- Promotional Offers from the Company: If you do not wish to have your contact information used by the Company to promote our products or services, you can opt-out by clicking on the “unsubscribe” link at the bottom of the e-mail or by [emailing marketing@limaone.com](mailto:marketing@limaone.com).

California residents may have additional personal information rights and choices. Please see Your California Privacy Rights for more information.

E-mail, Phone and Text Messaging (SMS) Policy

Consent to e-mail, phone and text messaging is obtained when customers (including prospective customers) opt-in to our programs by submitting a loan application or inquiry, subscribing to insights or newsletters, or requesting information about the Company’s products or services. Additionally, the Company may use e-mail, phone, and text messaging to contact active customers. The Company does not use SMS for mass-marketing or promotional messaging.

By providing us with a telephone number for a cellular phone or wireless device (including a number that you later convert to a wireless device number), you expressly consent to receive informational, telemarketing, and advertising communications from us and our service providers. Such communications, include, but are not limited to prerecorded or artificial prerecorded voice message calls, text messages, and communications made by an automatic telephone dialing system. This express consent applies to all telephone numbers and e-mail addresses you provide now and all telephone numbers and e-mail address you provide to us in the future. You understand that you are not required to grant consent as a condition of purchasing any property, goods, or services from the Company. Should you wish to decline to provide such express consent or revoke your consent at any time, you may do so by (i) emailing marketing@limaone.com, (ii) texting “STOP”. (iii) by following the opt-out instructions in any marketing communication you receive, or (iv) by any other method that reasonably ensures we receive your revocation. You understand that message and data rates may apply. If, at any time you need help, you can email marketing@limaone.com or texting “HELP” to the five-digit U.S. short code.

We may collect certain information on or through SMS, including name, e-mail, address, and any other information you provide during SMS interactions. Such information gathered enables us to provide you with information about your loan(s) and other services, to verify

your identity for security purposes, to respond to your inquiries, and to provide customer service support.

We may collect certain information on or through SMS, including name, e-mail, address, and any other information you provide during SMS interactions. Such information gathered enables us to provide you with information about your loan(s) and other services, to verify your identity for security purposes, to respond to your inquiries, and to provide customer service support.

No mobile information will be shared with third parties for marketing or promotional purposes. Moreover, no information provided on or through SMS will be shared with any third parties outside of the terms of this Privacy Policy.

This Privacy Policy applies only to our Website and Services. It does not apply to third-party websites, services and applications ("Third-Party Services"). Please consult the policies and other terms and conditions of such Third-Party Services as they may differ from our Privacy Policy.

Third Parties

This Privacy Policy applies only to our Website and Services. It does not apply to third-party websites, services and applications ("Third-Party Services"). Please consult the policies and other terms and conditions of such Third-Party Services as they may differ from our Privacy Policy.

Accessing and Correcting Your Information

You can review and change your personal information by logging into the Website and visiting your account profile page.

Your California Privacy Rights

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, please see our Privacy Policy for California Residents.

Data Security

We have implemented reasonable measures designed to safeguard your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website. Any transmission of

personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website. The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone.

Changes to Our Privacy Policy

We may update or modify this Privacy Policy at any time without prior notice. The date the privacy policy was last revised is identified at the top of the page. You are responsible for periodically visiting our Website and this privacy policy to check for any changes. You understand that your continued use of our Website and Services after any update or modifications to this Privacy Policy constitutes your acceptance of the terms of such revised Privacy Policy. If we make material changes, as determined in our sole discretion, to how we treat our users' personal information, we will notify you by email to the primary email address specified in your account and through a notice on the Website.