

This **Privacy Policy for Texas Residents** (“Texas Addendum”) supplements the information contained in the Privacy Policy of American First Finance, LLC, a Delaware limited liability company (“**AFF**,” the “**Company**,” “**us**,” or “**we**”) and applies solely to all visitors, users, borrowers, and others who reside in the State of Texas (“**Consumers**” or “**you**”). We adopt this notice to comply with the Texas Data Privacy and Security Act (“**TDPSA**”), and any terms defined in the TDPSA have the same meaning when used in this Policy.

Information We Collect

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device (“**Personal data**”).

Personal data does not include:

- Publicly available information from government records
- Deidentified or aggregated consumer information
- Information excluded from the TDPSA's scope, such as:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA)
 - Personal data covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA), or the Driver's Privacy Protection Act of 1994

The following is a list of categories of Personal data which we may collect or may have been collected from Texas residents within the last twelve (12) months. This does not mean that all examples of that category of Personal data were in fact collected by us, but reflects our good faith belief to the best of our knowledge that some of that information from the applicable category may be and may have been collected. For example, certain categories of Personal data would only be collected if you provided such Personal data directly to us.

Category	Examples	Collected
A. Identifiers	A 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.	Yes
B. Customer records	A name, signature, Social Security number, physical characteristics or description,	

	address, telephone number, driver's license or state identification card number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information. Some Personal data included in this category may overlap with other categories.	Yes
C. Sensitive personal information categories	A social security number, driver's license, state identification card, financial account numbers.	Yes
D. Protected classification characteristics under Texas 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).	Yes
E. Commercial information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes
F. Biometric information	Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifiers or identifying information, such as fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke or gait, or other physical patterns, and sleep, health or exercise data.	No
G. Internet or other similar network activity	Browsing history, search history, information on a	

	consumer's interaction with a website, application, or advertisement.	Yes
H. Geolocation data	Approximate physical location.	Yes
I. Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information.	No
J. Professional or employment-related information	Current or past job history or performance evaluations.	Yes
K. Non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99))	Education records directly related to a student maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class lists, student schedules, student identification codes, student financial information, or student disciplinary records.	No
L. Inferences drawn from other Personal data	Profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.	Yes

We obtain the categories of Personal data listed above from the following categories of sources:

- Directly from you. For example, from forms or applications you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our website.
- From third parties. For example, to verify information in your loan application as allowed by law.

Use of Personal Data

We may use or disclose the Personal data we collect for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to ask a question about our financial products or services, we will use that Personal data to respond to your inquiry. If you provide your

Personal data to apply for one of our financial products, we will use that information to process the evaluation of that loan application. We may also save your information to facilitate new product orders or process returns.

- To provide, support, personalize, and develop our website, products, and services.
- To create, maintain, customize, and secure your financing transactions and account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our website, content, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your Personal data or as otherwise set forth in the TDPSA.
- As part of the closing process to close your financing transaction.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal data held by us about our customers or website users is among the assets transferred.

We will not collect additional categories of Personal data or use the Personal data we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Disclosing Personal Data

We may share your Personal data by disclosing it to a third party for a business purpose. We only make these business purpose disclosures under written contracts that describe the purposes, require the recipient to keep the Personal data confidential, and prohibit using the disclosed information for any purpose except performing the contract. In the preceding twelve (12) months, Company has disclosed Personal data for a business purpose to the categories of third parties indicated in the chart below.

Personal Data Category	Third-Party Recipients Having Received Business Purpose Disclosures
------------------------	---

A. Identifiers	Data analytic providers, social networks, service providers, affiliates, internet cookie data recipients, merchants that we work with to offer our services, lenders and assignees
B. Customer records	Data analytic providers, social networks, service providers, affiliates, internet cookie data recipients, merchants that we work with to merchants that we work with to offer our services, lenders and assignees
C. Sensitive personal information	Service Providers, affiliates, lenders and assignees
D. Protected classification characteristics under Texas or federal law	Service Providers, affiliates, lenders and assignees
E. Commercial information	Affiliates, lenders and assignees
F. Biometric information	None
G. Internet or other similar network activity	Data analytic providers, social networks, service providers, affiliates, internet cookie data recipients
H. Geolocation data	Data analytic providers, social networks, service providers, affiliates, internet cookie data recipients, merchants that we work with to merchants that we work with to offer our services
I. Sensory data	None
J. Professional or employment-related information	Service providers and affiliates
K. Non-public education information	None
L. Inferences drawn from other Personal data	Service Providers, affiliates

Please note, not all examples of the above categories of Personal data were in fact disclosed, but reflects our good faith belief to the best of our knowledge that some of that information from the applicable category may be and may have been disclosed.

Sale of Personal Data

As defined in the TDPSA, "sell" and "sale" mean selling, renting, releasing, disclosing, disseminating, making available, transferring, or otherwise communicating orally, in writing, or by electronic or other means, a consumer's Personal data by the business to a third party for

valuable consideration. This means that we may have received some kind of benefit in return for sharing Personal data, but not necessarily a monetary benefit.

Our use of Google Analytics, cookies and other tracking technologies may be considered a sale of Personal data under the TDPSA. Categories of Personal data that we have shared through third-party cookies include Identifiers (e.g., IP addresses) and Internet or other similar network activity.

You can opt out of our tracking technologies for analytics and advertising via by clicking the “Do Not Sell/Share my Personal Information” link on our website.

Your Rights and Choices

The TDPSA provides Consumers (Texas residents) with specific rights regarding their Personal data.

Right to Know

The right to request that we identify to you (1) the categories of Personal data, including sensitive information, we have collected about you, (2) the categories of sources from which the Personal data was collected, (3) the business or commercial purpose for collecting, selling, or sharing this information, (4) the categories of third parties with whom we share or have shared your Personal data;

Right to Access

The right to request the specific pieces of Personal data we have collected about you.

Right to Delete

The right to request that we delete Personal data that we collected from you, subject to certain exceptions;

Right to Correct

The right to request that we correct inaccurate Personal data (to the extent such an inaccuracy exists) that we maintain about you;

Right to Opt-Out

The right, at any time, to opt out of the selling or sharing of your Personal data. If you opt-in to Personal data sales or sharing, you may opt out of future sales or sharing of your Personal data at any time.

Right to Appeal

If we decline to take action in any request that you submit in connection with the rights described in this Texas Addendum, you may ask us to reconsider our response by sending an email to privacy@americanfirstfinance.com. You must ask us to reconsider our decision within 45 days after we sent you our decision. We will respond to your appeal in accordance with the timeline set forth in the TDPSA.

Exercising Your Rights

To exercise your rights described above, please submit a request by either:

- Calling us at 1-855-721-1188
- Emailing us at privacy@americanfirstfinance.com

Only you, or someone legally authorized to act on your behalf, may make a request related to your Personal data.

Contact Information

If you have any questions or comments about this Texas Addendum, the ways in which American First Finance collects and uses your information described here and in the Privacy Policy, or regarding your choices and rights, or wish to exercise your rights under Texas law, please do not hesitate to contact us at:

Phone: 1-855-721-1188

Website: www.americanfirstfinance.com

Email: privacy@americanfirstfinance.com

Postal Address: P.O. Box 565848, Dallas, TX 75356

If you need to access this Texas Addendum in an alternative format due to having a disability, please contact privacy@americanfirstfinance.com and/or 1-855-721-1188.