## NOTICE AT COLLECTION

Timios Holdings Corp. and its subsidiaries and affiliates ("Timios," "we," "us," or "our") is collecting your personal information to support its business operations, including for the following purposes:

- Provide products or services that you have requested;
- Respond to your requests, feedback or inquiries;
- Comply with laws, regulations and other legal requirements;
- Comply with relevant industry standards or policies;
- Protect and enforce your rights and the rights of others against unlawful activity, including identity theft and fraud;
- Protect the integrity and maintain security of our applications, websites, products and services;
- Protect and enforce our collective rights arising under any agreements;
- Fulfill a transaction you requested;
- Handle a claim or other issue;
- Create and manage your account between Timios and you or any other third party;
- Share between and among Timios subsidiaries and affiliates to carry out the purposes described herein;
- Share with service providers, including mortgage lenders, realtors, technology providers, underwriters and external vendors of title, settlement and related services;
- Measure and analyze the effectiveness of our products and services; and
- Operate, evaluate and improve our business.

We will not sell the personal information we collect, and we will not share it with third parties for cross-context behavioral advertising. To view our full privacy policy, visit <a href="Privacy Policy">Privacy Policy</a>.

We may collect the personal information categories listed in the tables below. The retention periods for the categories of personal information are dictated by statutory, regulatory and underwriter requirements and vary from state to state, ranging from as little as 5 years to as much as 20 years.

<b>Personal Information Category</b>	Examples
Identifier	your full name, contact information, gender, date of birth,
	signature, Social Security number, driver's license or state

	identification numbers, and similar information for your
	dependents and beneficiaries
California Customer Records	your name, signature, Social Security number, physical
employment and personal	characteristics or description, photograph, address,
information	telephone number, passport number, driver's license or state
	identification card number, insurance policy number,
	education, current employment, employment history,
	membership in professional organizations, licenses and
	certifications, bank account number, credit card number,
	debit card number, or any other financial, medical or health
	insurance information
Protected classification	age (40 years or older), race, color, ancestry, national origin,
characteristics	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, reproductive health decision-making, military
	and veteran status, or genetic information (including familial
	genetic information)
Commercial information	transaction information, purchase history, and financial
	details
Biometric information	Fingerprints
Internet or other similar	all activity on the Company's information systems (such as
network activity information	internet browsing history, search history, intranet activity,
	email communications, social media postings, stored
	documents and emails, usernames, and passwords) and all
	activity on communications systems (such as phone calls,
	call logs, voicemails, text messages, chat logs, app use,
	mobile browsing and search history, mobile email
	communications, and other information regarding an
	employee's use of company-issued devices)
Geolocation data	Zip code, time zone, time and physical location related to
	use of website, application or device
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Sensitive personal information is a subtype of personal information consisting of specific information categories. While we collect information that falls within the sensitive personal information categories listed in the table below, the CCPA does not treat this information as sensitive because we do not collect or use it to infer characteristics about a person.

<b>Sensitive Personal Information</b>	Examples
Category	

Government identifiers	your Social Security number, driver's license, state
	identification card, and passport and visa information, and
	immigration status and documentation.
Complete account access	user names, account numbers, or card numbers combined
credentials	with required access/security code or password
Mail, email, or text messages	
contents not directed to the	
Company	

If you have any questions about this Notice or need to access it in an alternative format due to having a disability, please contact <a href="mailto:compliance@timios.com">compliance@timios.com</a> or (800) 409-5112.

EFFECTIVE DATE: JANUARY 1, 2023