

Disclosure for California Applicants and Employees

This Disclosure is for those who reside in the State of California acting as a job applicant to, an employee of, director of, Board Member, or officer of, (“you”) of Ocwen Financial Corporation (“we”). This notice is provided pursuant to the California Consumer Privacy Act of 2018 (Cal. Civ. Code § 1798.100 et seq. (“CCPA”). PHH Mortgage Corporation (PHH), is a direct subsidiary of Ocwen Financial Corporation, and all communication related to this Act, should be sent to PHH’s attention, as directed at the end of this notice. This notice is being provided on behalf of Ocwen Financial Corporation, and all of Ocwen’s subsidiaries.

Collection of Personal Information

We collect personal information, which means information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household (“personal information”). The following table describes the personal information we collect from the categories of California residents listed above and the purposes for which it is used:

We Collect	Categories of Personal Information	What is the purpose for how it is used?
<input checked="" type="checkbox"/>	A. Identifiers: For example, 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.	<ul style="list-style-type: none">• To fulfill or meet the reason for which the information is provided• To assess you as an applicant• To evaluate you as an employee• For our internal operation purposes• To enroll in health insurance or during a leave of absence period• To obtain and maintain business and mortgage licenses• Fraud and security detection• Debugging to identify and repair errors• Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, analytics)• 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 a bankruptcy, liquidation, or similar proceeding,

		<p>in which personal information held by us is among the assets transferred.</p> <ul style="list-style-type: none"> • Undertaking internal research for technological development and demonstration
<input checked="" type="checkbox"/>	<p>B. Personal Information Categories from Cal. Civ. Code § 1798.80(e): For example, a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, education, employment, employment history, bank account number, or any other financial information, medical information, or health insurance information.</p>	<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • To assess you as an applicant • To evaluate you as an employee • For our internal operation purposes • To enroll in health insurance or during a leave of absence period • To obtain and maintain business and mortgage licenses • Fraud and security detection • Debugging to identify and repair errors • Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • Undertaking internal research for technological development and demonstration
<input checked="" type="checkbox"/>	<p>C. Characteristics of CA or Federal Protected Classifications: For example, race, age, gender, familial status, disability, or veteran status.</p>	<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • To assess you as an applicant • To evaluate you as an employee • For our internal operation purposes • To enroll in health insurance or during a leave of absence period • To obtain and maintain business and mortgage licenses • Fraud and security detection • Debugging to identify and repair errors • Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of

		<p>business or service provider (<i>e.g.</i>, financing, analytics)</p> <ul style="list-style-type: none"> 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. Undertaking internal research for technological development and demonstration
<input type="checkbox"/>	<p>D. Commercial Information: For example, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.</p>	<p>We don't collect this type of information.</p>
<input type="checkbox"/>	<p>E. Biometric Information: For example, physiological, biological or behavioral characteristics, including an individual's deoxyribonucleic acid (DNA), that can be used, singly or in combination with each other or with other identifying data, to establish individual identity. Biometric information includes, but is not limited to, imagery of the iris, retina, fingerprint, face, hand, palm, vein patterns, and voice recordings, from which an identifier template, such as a faceprint, a minutiae template, or a voiceprint, can be extracted, and keystroke patterns or rhythms, gait patterns or rhythms, and sleep, health, or exercise data that contain identifying information</p>	<ul style="list-style-type: none"> We don't collect this type of information.
<input checked="" type="checkbox"/>	<p>F. Internet or Other Similar Network Activity: For example,</p>	<ul style="list-style-type: none"> To fulfill or meet the reason for which the information is provided

	<p>browsing history, search history, and information regarding an employee's interaction with an Internet Web site, application, or advertisement</p>	<ul style="list-style-type: none"> • Fraud and security detection • Debugging to identify and repair errors • Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, analytics) • Undertaking internal research for technological development and demonstration • To ensure employees operate within the guidelines put forth in Ocwen's internal policies and procedures and only access web sites for business purposes.
<input type="checkbox"/>	<p>G. Geolocation Data: For example, information that can be used to determine a device's physical location</p>	<p>We do not collect this type of information.</p>
<input checked="" type="checkbox"/>	<p>H. Sensory or Surveillance Data: For example, audio, electronic, visual, or similar information that can be linked or associated with a particular employee or applicant</p>	<ul style="list-style-type: none"> • Fraud and security detection • Undertaking internal research for technological development and demonstration
<input checked="" type="checkbox"/>	<p>I. Professional or Employment-Related Information: For example, compensation, evaluations, performance reviews, personnel files and current and past job history.</p>	<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • To assess you as an applicant • To evaluate you as an employee • For our internal operation purposes • To enroll in health insurance or during a leave of absence period • To obtain and maintain business and mortgage licenses • Fraud and security detection • Debugging to identify and repair errors • Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, analytics) • 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

		<p>a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred.</p> <ul style="list-style-type: none"> • Undertaking internal research for technological development and demonstration
<input checked="" type="checkbox"/>	<p>J. Education Information <i>(defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. section 1232g, 34 C.F.R. Part 99))</i>: Education records directly related to a student maintained by an education institution or party acting on its behalf, for example, non-public information that can be used to distinguish or trace an individual’s identity in relation to an educational institution either directly or indirectly through linkages with other information.</p>	<ul style="list-style-type: none"> • To fulfill or meet the reason for which the information is provided • To assess you as an applicant • To evaluate you as an employee • For our internal operation purposes • To enroll in health insurance or during a leave of absence period • To obtain and maintain business and mortgage licenses • Fraud and security detection • Debugging to identify and repair errors • Servicing transactions and accounts (<i>e.g.</i>, maintaining and servicing accounts, payment processing) and providing services on behalf of business or service provider (<i>e.g.</i>, financing, analytics) • 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 a bankruptcy, liquidation, or similar proceeding, in which personal information held by us is among the assets transferred. • Undertaking internal research for technological development and demonstration
<input type="checkbox"/>	<p>K. Profile Data: For example, inferences drawn from personal information to create a profile about a consumer reflecting the consumer’s preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.</p>	<p>We do not collect this type of information.</p>

Please note that Personal Information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (CalFIPA), and the Driver's Privacy Protection Act of 1994.

We will not collect additional categories of personal information or use the personal information for any other undisclosed purpose without providing you notice.

Contact Information

If you have any questions or comments about this disclosure, the ways in which we collect and use your information, please do not hesitate to contact us at:

Preferred Method of Contact for the quickest response:

Phone: [1-877-726-5793]

Website: [WEBSITE CONTACT URL]

You may also contact us at:

Email: customerservice@mortgagequestions.com

Postal Address:

PHH Mortgage Corporation

Attn: CCPA Customer Service

P.O. BOX 24736

West Palm Beach, FL 33416-4736
