



**NUBRIDGE COMMERCIAL LENDING LLC
PRIVACY NOTICE**

Last modified: September 1, 2023

1. Introduction

NuBridge Commercial Lending LLC (“**NuBridge**” or “**we**” or “**us**”) respects your privacy and is committed to protecting it through our compliance with this privacy notice.

This Privacy Notice (our “**Privacy Notice**”) describes the types of information we may collect from you or that you may provide to us when you visit the website <https://www.nubridge.com>, including [lq.nubridge.com](https://www.nubridge.com) and [portal.nubridge.com](https://www.nubridge.com) (collectively, our “**Website**”) or apply for a commercial mortgage loan as a borrower (or potential borrower), guarantor (or potential guarantor) (collectively, our “**Services**”), whether such application is made personally or through a broker on your behalf, and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- on our Website and when you use our Services, personally or through a broker on your behalf;
- in email, text, and other electronic messages between you and us as part of your use of our Website or our Services, personally or through a broker on your behalf; and
- when you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.

It does not apply to information collected by:

- us through any other websites or services operated by NuBridge or any third-party (including our affiliates and subsidiaries);
- us when you are acting as a broker/dealer for our commercial lending products;
- us or any of our affiliates or subsidiaries related to your or any other individual’s employment or potential employment with us; or
- any third party including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this Privacy Notice carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Website and Services. By accessing or using our Website or Services, you agree to this Privacy Notice. This Privacy Notice may change from time to time (see [Changes to Our Privacy Notice](#)). Your continued use of our Website or Services after we make changes is



deemed to be acceptance of those changes, so please check this Privacy Notice periodically for updates.

2. Children Under the Age of 18

Our Website and Services are not intended for children under 18 years of age. No one under age 18 may provide any information to or on the Website or as part of the Services. We do not knowingly collect Personal Data from children under 18. If you are under 18, do not use or provide any information on our Website or as part of our Services, or on or through any of their features, including your name, address, telephone number, or email address. If we learn we have collected or received Personal Data from a child under 18 without verification of parental consent, we will delete that information. If you believe we might have any information directly from a child under 18, please contact us at privacy@nubridge.com.

3. Information We Collect About You and How We Collect It

Throughout this Privacy Notice, the term “Personal Data” means any information that identifies, relates to, describes, references, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or device. However, Personal Data does not include any deidentified or aggregated information.

Generally

We collect Personal Data from various sources, including:

- directly from you when you provide it to us;
- automatically as you navigate through the Website; and
- From third parties, such as a broker that submits your application for a loan with us, and credit reporting agencies, who provide us with credit reports.

Information You Provide to Us

We collect the following types of Personal Data directly from you when you access or use our Website or Services: real name, home/work postal address, home/work email address, home/work telephone number, social security number, drivers’ license or other state-issued ID number, financial information such as financial statements, insurance information, title, employer name, employment history, age, birthdate, color, records of goods and services purchased, obtained, or considered to be purchased or obtained and any other identifier by which you may be contacted online or offline. In addition, we also collect other types of information that you may provide when you fill out a form or through your correspondence with us.

The Personal Data we collect on or through our Website or Services through:



- information that you provide by filling in forms on our Website or as part of your use of the Services. This includes information provided at the time of applying for a loan with us, contacting us for more information about our products and services, or requesting further services. We may also ask you for information when you report a problem with our Website and 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; and
- your search queries on the Website.

Information We Collect Through Automatic Data Collection Technologies

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain Personal Data about your interaction with our Website, including information about your equipment, browsing actions, and patterns:

- details of your visits to our Website. This includes: browsing history, search history, traffic data, logs, referring/exit pages, date and time of your visit to our Website, error information, clickstream data, and other communication data and the resources that you access, use, or otherwise interact with on the Website;
- other information necessary to provide you with our products and services; and
- information about your computer and internet connection, i.e., your IP address, operating system, and browser type.

The information we collect automatically may include Personal Data, or we may maintain it or associate it with Personal Data 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 by enabling us to:

- estimate our audience size and usage patterns;
- store information about your preferences;
- customize our Website according to your individual interests;
- speed up your searches; and
- 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. Our Website may use both session cookies (which expire once you close your browser) and persistent cookies (which stay on your computer until you delete them) to provide you with a more personal and interactive experience on our Website. You can set



your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. However, if you do not consent to our use of cookies or select this setting you may be unable to access certain parts of our Website. You can find more information about cookies at <http://www.allaboutcookies.org> and <http://youonlinechoices.eu>.

- **Session Cookies.** Our use of cookies also includes “session cookies.” Each time you access the Website, a session cookie containing an encrypted, unique identifier is placed on your browser. These session cookies allow us to uniquely identify you when you use the Website and track which pages of the Website you access. Session cookies are required to use the Website.
- **Web Beacons.** Pages of our Website and our e-mails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit NuBridge, 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).

We do not collect personal information automatically, but we may tie this information to personal information about you that we collect from other sources or you provide to us.

Third-Party Use of Cookies and Other Tracking Technologies

Some content or applications, including advertisements, on the Website is served by third-parties, including advertisers, ad networks and servers, content providers, analytics providers, social media companies, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your Personal Data or they may collect information, including Personal Data, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties’ tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see [Choices About How We Use and Disclose Your Information](#).

Details about the automated data collection technologies and specific cookies that we use on the Websites may be found in our [Cookie Policy](#).

Information We Collect from Third Parties

We may collect Personal Data from third parties, such as loan brokers and credit reporting agencies. When we associate this information with other Personal Data about you, we consider this information to be Personal Data. We collect the following types of Personal Data directly from you when you access or use our Website: real name, home/work postal address, home/work



email address, home/work telephone number, social security number, drivers' license or other state-issued ID number, financial information such as financial statements, insurance information, title, employer name, employment history, age, birthdate, color, records of goods and services purchased, obtained, or considered to be purchased or obtained, credit scores, and any other identifier by which you may be contacted online or offline.

4. How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Data:

- to provide and personalize our Website and its content to you, including to review your application, qualify you for a loan, and underwrite and/or fund your loan;
- to provide you with information and the Services that you request from us;
- to support, develop, troubleshoot, and debug our Website, products, and services;
- to create, maintain, customize, and secure your account with us;
- to process your requests, loans, 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 help maintain the safety, security, and integrity of our Website and Services, products and services, databases and other technology assets, and business;
- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity;
- Debugging to identify and repair errors that impair existing intended functionality;
- 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, Services, or any products or services we offer or provide through them;
- to allow you to participate in interactive features on our Website;
- in any other way we may describe when you provide the information;
- to fulfill any other purpose for which you provide it; and
- for any other purpose with your consent.



We may also use your information to contact you about our own and third-parties' goods and services that may be of interest to you. If you do not want us to use your information in this way, or you wish to change your choice, you may do so at any time by sending us an email stating your request at privacy@nubridge.com. For more information, see [Choices About How We Use and Disclose Your Information](#).

5. Disclosure of Your Information

We do not share, sell, or otherwise disclose your Personal Data for purposes other than those outlined in this Privacy Notice. However, we may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this Privacy Notice:

- to our subsidiaries and affiliates;
- to contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep Personal Data confidential and use it only for the purposes for which we disclose it to them. These entities provide IT and infrastructure support services, servicing and payment processing services, loan, and mortgage screening services;
- to your loan broker, if you have one, to inform them of your loan decision, loan number, balance, and other similar information;
- to credit reporting agencies so that we may check your credit for a loan;
- to a potential or actual buyer or other successor in the event of a planned or actual merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of NuBridge's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by NuBridge about our Website's users is among the assets transferred;
- to a potential or actual buyer of a pool of mortgage loans or a servicer of mortgage loans in connection with the sale or transfer of ownership or servicing thereof,
- to fulfill the purpose for which you provide it;
- for any other purpose disclosed by us when you provide the information; and
- with your consent.

We may also disclose your Personal Data:

- to comply with any court order, law, or legal process, including to respond to any government or regulatory request;



- to enforce or apply our [Terms of Use](#) and other agreements, including for billing and collection purposes; and
- if we believe disclosure is necessary or appropriate to protect the rights, property, or safety of NuBridge, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

6. Choices About How We Use and Disclose Your Information

We do not control the collection and use of your information collected by third parties described above in [Disclosure of Your Information](#). When possible, these organizations are under contractual obligations to use this data only for providing the services to us and to maintain this information strictly confidential. These third parties may, however, aggregate the information they collect with information from their other customers for their own purposes.

We do not control third parties' collection or use of your information to serve interest-based advertising. However, these third parties may provide you with ways to choose not to have your information collected or used in this way. You can learn more about interest-based advertisements and your opt-out rights and options from members of the Network Advertising Initiative ("NAI") on its website (www.networkadvertising.org) and from members of the Digital Advertising Alliance on its website (www.aboutads.info).

7. Accessing, Correcting, and Deleting Your Personal Data

You may send us an email at privacy@nubridge.com to request access to, correct or delete any Personal Data that you have provided to us. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect. We may also not delete your Personal Data when the information is necessary to complete the transaction or otherwise perform under our agreements, detect security incidents or protect against other malicious activities, exercise or defend legal claims, and to comply with legal obligations. We may also retain your Personal Data for other internal and lawful uses that are compatible with the context in which we collected it, including, for example, for our internal record keeping and when stored in our backup and archival systems.

The jurisdiction in which you are a resident or are located may provide you with additional rights and choices regarding your Personal Data. Please see [Jurisdiction-Specific Privacy Rights](#) for more Information.

8. Jurisdiction-Specific Privacy Rights

The law in some jurisdictions may provide you with additional rights regarding our use of Personal Data. To learn more about any additional rights that may be applicable to you as a resident of one



of these jurisdictions, please see the privacy addendum for your state that is attached to this Privacy Notice.

Your California Privacy Rights

If you are a resident of California, you have the additional rights described in the [Privacy Notice Addendum for California Residents](#).

9. Do Not Track Signals

We may use automated data collection technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking). Some web browsers permit you to broadcast a signal to websites and online services indicating a preference that they “do not track” your online activities. At this time, we do not honor such signals and we do not modify what information we collect or how we use that information based upon whether such a signal is broadcast or received by us.

10. Data Security

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure.

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.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our Website. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures deployed on the Website.

11. Consent to Processing of Personal Data in the United States

In order to provide our Website and Services to you, we may send and store your Personal Data outside of the country where you reside or are located, including to countries that may not or do not provide an equivalent level of protection for your Personal Data. Your Personal Data may be processed and stored in the United States and federal, state, and local governments, courts, or law enforcement or regulatory agencies in the United States may be able to obtain disclosure of your information through the laws of the United States. By using our Website or Services, you represent that you have read and understood the above and hereby consent to the storage and processing of Personal Data outside the country where you reside or are located, including in the United States.



Your Personal Data is transferred by NuBridge to another country only if it is required or permitted under applicable data protection law and provided that there are appropriate safeguards in place to protect your Personal Data. To ensure your Personal Data is treated in accordance with this Privacy Notice when we transfer it to a third party, NuBridge uses Data Protection Agreements or equivalent clauses between NuBridge and all other recipients of your Personal Data.

12. Changes to Our Privacy Notice

We may change this Privacy Notice at any time. It is our policy to post any changes we make to our Privacy Notice on this page with a notice that the Privacy Notice has been updated on the Website's home page. If we make material changes to how we treat our users' Personal Data, we will notify you through a notice on the Website's home page. The date this Privacy Notice was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Website and this Privacy Notice to check for any changes.

Your continued use of our Website or Services following the posting of changes constitutes your acceptance to such changes.

13. Contact Information

If you have any questions, concerns, complaints, or suggestions regarding our Privacy Notice or the ways in which we collect and use your Personal Data described in this Privacy Notice, have any requests related to your Personal Data pursuant to applicable laws, or otherwise need to contact us, you may contact us at the contact information below or through the "Contact" page on our Website.

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