

## **RADIAN PRIVACY POLICY**

(Effective Date: December 13, 2019)

Radian Group Inc. (“Radian”) appreciates your privacy concerns. This Privacy Policy applies to information Radian and/or its affiliates collect through their websites (collectively, “Radian Sites”), information which you provide directly to Radian, and information provided to Radian by third parties.

This Privacy Policy will help you understand:

- What types of personal information we collect
- How it is collected and protected
- How it is used and shared

### **Information We Collect**

Radian offers a range of products and services, including mortgage insurance and a comprehensive suite of mortgage, risk, real estate, and title services. To provide these services, we may collect and process both personal and non-personal information about you.

Personal information includes information which can reasonably be identified with a person, and which is deemed personal or private under applicable law. Examples may include a person’s name, social security number, account name, number or balance, transaction and/or payment history, credit history or credit score, postal address, internet protocol address, personal email address, personal telephone number, birthday, tax identification information, income and other information provided by or collected about a consumer to obtain or provide a financial product or service.

Personal information generally does not include, among other things, publicly available information, de-identified, anonymized and aggregated information. Radian may use and share non-personal information to provide and improve its products, services, analytics and operations.

There are 3 primary ways we collect information about you: information you provide to us, information we receive from other sources, and information we collect by automated means.

- **Information You Provide:** You may provide information directly to Radian when you use the services of one of our affiliates. Examples of this include your name, address or former address, date of birth, social security number, income information, and personal contact information like your email address or phone number. On Radian Sites, you may have the option to provide personal information in order to receive information or promotions about our products or services. This information may include your name, home and business contact information (by mail, e-mail, fax or telephone), demographic information, and payment card information.
- **Information Provided To Us By Other Parties:** In order to facilitate certain transactions, we may receive information from third parties involved in the transaction, such as real estate agents, brokers, lenders, servicers, consumer reporting agencies, settlement service providers, or other parties. The type of personal information these third parties provide to Radian may include your name, address, phone number, email address, credit, income and tax information, social

security number, account number, balance and payment history and other nonpublic personal financial information.

- Information We Collect by Automated Means: We use technologies such as [cookies](#), [web server logs](#) and [web beacons](#). The data we collect depends on the context of your interactions with Radian Sites, and the products and features you use. The data we collect by automated means can include the following:
  - Date and time of Contact
  - IP Address
  - Browser type
  - Internet service provider
  - Operating system
  - Screen resolution and colors
  - Flash versions
  - [Channels](#)
  - Whether you are a new user or return visitor
  - Pages you visited on the site
  - How often, or for how long, you visit portions of the site
  - Terms you searched from our site,
  - Interactions with website content such as button clicks, downloads, or playing videos
  - Last page you visit on our site
  - [GEO location and language](#)
  - Branding, model, and marketing name used to identify your device
  - Unique identifier to recognize you across your devices

Radian has collected and disclosed for a business purpose the following personal information about consumers over the preceding 12 months in connection with providing its services, as described above:

Types of Personal Information	Categories	How we obtained this information	With Whom this information is shared
Real Name	Name	Information you provided; or Information provided by other parties	When applicable, we may share this information with affiliated or non-affiliated third parties and vendors to complete the requested transaction
Alias			
Unique personal identifier			
Postal address	Address		
Commercial Information			
Email	Contact Information		
Phone Number			
SSN	Government-Issued Identification		
Passport Number			
Tax ID			
Driver's License Number			
Employment Information	Background Information		
Education Information			
Account name	Loan Number/Account Number		
Payment History	Personal Financial Information		
Credit History			
Credit Score			
Balance			
Online identifier (IP address)	Online Identifiers	Information we collected by automated means	We do not share this information
Geolocation Data			
Browsing History			
Search History			

## Information We Sell

We do not sell the personal information we collect about you. Importantly, Radian does not sell personal information of minors under 16 years of age without affirmative authorization.

## How We Use Your Information

In order to provide its many services, Radian may need to collect personal information about you. We may use your personal information in connection with facilitating certain transactions, and we may share your information with affiliates, customers, marketing partners, vendors, services providers and other third parties as follows:

- Radian provides mortgage insurance and other mortgage and real estate related services to lenders, services, investors and other financial institutions. To provide these services, we may be provided or need to obtain personal and nonpublic financial information about you. Sources of this information include our customers, loan applications and other forms, and other third-party sources.
- If you request particular services from a Radian affiliate or on a Radian Site, we may share information with affiliated or non-affiliated third parties and vendors to complete the requested transaction, if required.
- Radian uses service providers to help us provide products and services and to operate our business. We may need to give our service providers access to personal information to provide their service. We allow them to use the information only to perform the service we have hired them to perform.
- If applicable, we may need to send you communications related to your account. These communications may include order confirmation and customer service information.
- We may allow third parties through an advertising network to target custom content and ads to you on Radian Sites and other websites. You can opt out by clicking [here](#).
- To allow third party [web analytics services](#), such as Click Tail, to understand how you use Radian Sites to enhance our products, services, and visitors' experience on the site.
- If you access a third-party website through Radian Sites, we may share information with the third-party site, including aggregated demographic information. The third-party websites are operated independently from Radian and may have their own privacy notices and policies regarding use of your information, which may differ from Radian Sites.
- To verify your identity and avoid fraud and illegality, where applicable.
- To comply with legal, contractual and regulatory obligations.

We will disclose information about you if we are required to do so by law or when we believe disclosure is required to protect Radian and its customers. If we sell, dispose of, or transfer all or a portion of our business or assets, we may be required to share your information. Radian does not disclose nonpublic personal information to anyone except as permitted by law or as otherwise disclosed in this Privacy Policy.

### **How We Protect Personal Information**

We maintain commercially reasonable technical, administrative, and physical safeguards designed to protect your personal information against unauthorized access or disclosure.

### **Your Choices**

Advertising Network: You can opt out of Radian Sites sharing your information with an advertising network to target custom content and ads to you on Radian Sites and other websites. For more information or to opt out, [click here](#).

Do Not Track (“DNT”) Signals: Although various internet browsers offer an option (usually in the browser preferences) to send a signal to websites you visit asking the site not to track your actions, Radian does not have the ability to respond to DNT signals.

### **Updates to Our Privacy Policy**

This Privacy Policy may be updated periodically and without prior notice to you to reflect changes in our personal information practices. We will post a revised Privacy Policy here and indicate at the top of the policy when it was most recently updated.

### **How to Contact Us**

If you have questions or concerns about this Privacy Policy, or if you would like to inform Radian about changes in your personal information (such as your address), you may communicate that to us by emailing [privacy@radian.com](mailto:privacy@radian.com).

### **PRIVACY NOTICE FOR CALIFORNIA RESIDENTS**

(Effective Date: January 1, 2020)

The following applies to California residents and supplements Radian’s Privacy Policy.

Under the CCPA, California residents have certain rights regarding their personal information, including:

- The right to know the categories of personal information Radian has collected and the categories of sources for the personal information we collected about you. (see Radian’s Privacy Policy regarding Information We Collect)
- The right to know the business purposes for sharing personal information (see Radian’s Privacy Policy regarding How We Use Your Information)
- The right to know the categories of third parties with whom Radian has shared personal information (see Radian’s Privacy Policy regarding How We Use Your Information)
- The right to access the specific pieces of personal information we’ve collected and the right to delete your information (see below regarding Exercising Your Rights)
- The right to not be discriminated against for choosing to exercise their privacy rights.

### **Exercising Your Rights**

As a California resident, you can exercise your right to data access, portability and deletion, subject to certain limitations and exclusions under the law. You may only make a verifiable consumer request twice within a twelve-month period. We will make every effort to respond to your request within 45 days. If we require additional time (up to 90 days), we will inform you of the reason for the extension.

To exercise these rights, as explained more fully below, you may:

- dial the toll-free Radian Privacy line at 1-888-406-7080;
- send a verifiable request to Radian Privacy Request through this site’s [contact us form](#).

To process a request, Radian will need to then verify your identity. After your identity has been verified, Radian will contact you through email. You will need to provide Radian your email address and other information when you make the request. Radian may use third parties to verify your identity and process your request. Radian will evaluate and respond to your request as required by applicable law.

- **Right to Request Information Radian Collects or Discloses:** As a California resident, you have the right to request that Radian identify the categories of personal information Radian has collected about you and obtain a copy of the information it has collected about you. This disclosure would cover personal information collected about you in the 12 months preceding your request. If you are a California resident and would like a copy of this information, you may send a verifiable request to Radian Privacy Request through this site’s [contact us form](#).
- **Deletion of Personal Information:** California residents have the right to request the deletion of their personal information collected by Radian. If you are a California resident and you would like your information deleted, you may submit a verifiable customer request to Radian Privacy Request for deletion of your personal information through this site’s [contact us form](#).
- **Authorized Agents:** California residents may designate an authorized agent who is registered with the State of California to make a request under the California Consumer Privacy Act on the

California resident's behalf. If you are an authorized agent seeking to submit a request on behalf of a California resident, please click [here](#). As with direct requests by consumers, Radian may use third parties to verify and process requests made by authorized agents and will evaluate and respond to such requests as required by applicable law.