

Notice at Collection

Effective Date: February 7, 2025

Last Reviewed/Revised on: May 1, 2025

This Notice at Collection (“Notice”), provided pursuant to Cal. Code Regs. tit. 11, § 7010 et. al., explains how Radian Group Inc. and its subsidiaries and affiliates (including but not limited to, Radian Mortgage Capital LLC, Radian Settlement Services Inc., Radian Title Insurance Inc., Radian Guaranty Inc., Radian Lender Services LLC, Radian Real Estate Management LLC, and homegenius Real Estate LLC) (collectively “Radian”, “Company”, “us”, “our”, or “we”) collects, uses, discloses, sells, shares, and retains personal information (“Information Practices”) subject to applicable U.S. state privacy laws.

Certain states provide specific rights to their residents as listed below. While we will attempt to respond to a request from any U.S. resident, we reserve the right to deny requests if allowed under applicable law. U.S. state privacy laws do not apply to certain information collected by our financial services subsidiaries or affiliates, such as information subject to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and certain other state or federal privacy laws.

If Radian, or its authorized servicer, services your mortgage loan, please refer to the financial privacy notices that was provided to you by mail.

Unless you are a California resident, any rights that may be available in your state are not afforded to you under this Notice at Collection while you are operating in your commercial or employment capacity. This Notice does not apply to information we collect in the context of an individual’s interaction with us as a job applicant, employee, contractor, or other role within the Company. Please refer to our Personal Information Policy and Disclosure on our Careers homepage, accessible here: <https://careers.radian.com/us/en/emailpersonalinfo>.

The terms used in this Notice shall have the same or similar meaning as those terms in each of the applicable laws, or the closest approximation of such terms.

The purpose of this Notice at Collection is to provide you with timely notice, at or before the point of collection, about the categories of personal information we may collect from you and the purposes for which the personal information may be used, including whether that information is sold or shared.

General Personal Information

Category of Personal Information	Use Cases	Categories of Recipients to Whom Personal Information Is Disclosed for Business Purposes	Categories of Third Parties to Whom Personal Information Is Sold or Shared for Targeted or Behavioral Advertising, Profiling or Other Purposes
Identifiers , such as name, email address and other information	To provide our products and services; to improve our products and services; to respond to your requests or questions, including job applications; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties	Our Affiliated Brands and Companies, and nonaffiliated third parties
California Customer Records (Cal. Civ. Code § 1798.80(e)), such as birthdate, credit card number and billing address	To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties	n/a
Commercial Information , such as browsing history and other information relating to your interests and online behavior	To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for	Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors,	Our Affiliated Brands and Companies; and nonaffiliated third parties

	security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties	
Internet / Network Information , such as IP address, device identifier, mobile operating system, the site you came from, what site you visit when you leave our Websites and Apps, how often you use our Websites and Apps	To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties	n/a
Geolocation Data , such as estimated based on your IP address	To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties	n/a
Protected Classification Characteristics under California or US Law	None	n/a	n/a

<p>Sensory Information, such as audio, electronic, visual, thermal, olfactory, call recordings, or similar information</p>	<p>To improve our products and services; to respond to your requests or questions; to determine your eligibility; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you</p>	<p>Our service providers in order to facilitate Your purchase of our products, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors</p>	<p>n/a</p>
<p>Other Personal Information, such as information you post on our Websites or Apps or on social media pages, and information you submit to us</p>	<p>To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you</p>	<p>Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties</p>	<p>Our Affiliated Brands and Companies</p>
<p>Inferences and Consumer Profiles, such as predictions about your interests and preferences</p>	<p>To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you</p>	<p>Our service providers in order to facilitate Your purchase of our products, Data Service Providers, IT Service Providers, Legal Representatives, Law Enforcement, Courts, or other related Legal third parties that are not our legal representatives, Auditors, Accounting Representatives, Our Affiliated Brands and Companies, Nonaffiliated third parties</p>	<p>Our Affiliated Brands and Companies</p>

Sensitive Personal Information

We do not use or disclose the below sensitive personal information for purposes other than those business purposes enumerated under U.S. state privacy laws. As a result, we do not offer a right to limit our use or disclosure of these categories of sensitive personal information.

Categories of Sensitive Personal Information	Use Cases	Categories of Recipients to Whom Sensitive Personal Information Is Disclosed for a Business Purpose	Categories of Third Parties to Whom Sensitive Personal Information Is Sold or Shared for Targeted or Behavioral Advertising, Profiling or Other Purposes
Account Credentials Allowing Access to An Account	None	n/a	n/a
Personal information revealing race, ethnicity, religious or philosophical beliefs, sexual orientation, citizenship, immigration status, citizenship status	None	n/a	n/a
Precise Geolocation from Your Device	To provide our products and services; to improve our products and services; to respond to your requests or questions; to determine your eligibility; for marketing purposes; for security purposes; to comply with law or to protect ourselves or third parties; for internal business purposes; as otherwise permitted by law or as we may notify you	Our Affiliated Brands and Companies	n/a
Biometric Information	None		

Retention Periods

We retain each category of personal information for different periods of time depending on the purposes for which we collect and use it. In each case, we will only retain the personal information for as long as reasonably necessary to achieve the purposes for which we collected, used, or disclosed it, unless a longer retention period is required to comply with applicable legal and

regulatory requirements. There may be technical or other operational reasons where we are unable to fully delete or de-identify your information. Where this is the case, we will take reasonable measures to prevent further processing of your information.

Notice of Sale and/or Sharing

Our use of tracking technologies may be considered a sale or sharing with third parties for cross-context behavioral advertising (e.g. targeted advertising) under applicable state law. For more information on our tracking technologies, please visit our Privacy Policy, accessible here: <https://www.radian.com/privacy-policy>. You can opt-out of being tracked by these third parties by clicking the “Do Not Sell or Share My Personal Information” link and selecting your preferences, as described in our “Right to Opt-Out of Sale/Sharing” notice in our Privacy Policy.