



January 27, 2025

## DESCRIPTION OF INCIDENT

Dear Borrower:

We value your business and respect the privacy of your information, which is why we are writing to let you know about an incident that involved some of your personal information.

On December 13, 2024, we learned that the payment reversal letter and return check was delivered to a former borrower in error. The letter and check did include personally identifiable information such as your names, account number, the address, and your checking and routing number, present on the check. Please note, that the check and letter were immediately reported and returned to the inadvertent recipient. We have already taken corrected measures and have no reason to believe your information was or will be used inappropriately. We sincerely apologize for this error.

To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).



While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** April 30, 2025 (Your code will not work after this date.)  
**Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- [REDACTED]
- [REDACTED]

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332. Monday through Friday from 8 am – 8 pm CST by April 30, 2025. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the Identity Restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

In addition to the credit monitoring package we are providing you, there are a couple of other protection measures you may want to generally consider to safeguard your private information.

We encourage you to remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, you should notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.



C/O PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-888-820-6474 | Fax: 1-856-917-8300

---

We recommend you frequently monitor your credit report to detect any suspicious inquiries or unauthorized activity. You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. You may also wish to request the credit bureaus to place an Initial Security Alert on your credit report.

Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report, placing a fraud alert or making general inquiries is provided below:

Equifax (800) 685-1111 <a href="http://www.equifax.com">www.equifax.com</a> P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 <a href="http://www.experian.com">www.experian.com</a> P.O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 <a href="http://www.transunion.com">www.transunion.com</a> P.O. Box 6790 Fullerton, CA 92834
---	--	--

We understand how frustrating this experience may be for you. We apologize for any inconvenience you may experience as a result of this situation. Should you have any questions regarding this incident, please contact us directly at (855)-703-3662 between the hours of 8:00 a.m. to 9:00 p.m. ET Monday through Friday.

To file a complaint with the FTC, go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Sincerely,

Escalation Relationship Management  
PHH Mortgage Services  
NMLS # 2726