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Evolve Mortgage Services, LLC
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS2524



[Redacted]



February 3, 2026

Dear [Redacted]:

Evolve Mortgage Services, LLC (“Evolve”) writes to inform you of an event that may involve some of your information provided to us by certain financial institutions to whom we provided loan services. This letter contains information about the event, our response, and resources we are making available to you. The information may have included [Redacted].

Although we have no evidence of misuse of your information as a result of this incident, as a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for 24 months provided by Cyberscout, a TransUnion company. However, due to privacy laws, we cannot register you directly and if you wish to take advantage of this complimentary service, you must enroll yourself. Additional information regarding how to enroll in the complimentary credit monitoring service is enclosed.

In addition to enrolling in the complimentary credit monitoring service detailed within, we recommend that you remain vigilant in regularly reviewing and monitoring all of your account statements and credit history to guard against any unauthorized transactions or activity. If you discover any suspicious or unusual activity on any of your accounts, please promptly change your password, notify your financial institution or company if applicable, and take any additional steps needed to protect your account. Additionally, please report any suspicious incidents to local law enforcement and/or the Massachusetts Attorney General. We have provided additional information below, which contains more information about steps you can take to protect yourself against fraud and identity theft.

Should you have additional questions or concerns regarding this matter, please do not hesitate to contact our dedicated call center at [Redacted]. Representatives are available from 8:00 am to 8:00 pm Eastern Time, Monday through Friday, excluding major U.S. holidays. You can also write us at [Redacted].

Evolve takes the security of information entrusted to our care very seriously. While it is regrettable this potential exposure occurred, please be assured that we are taking appropriate actions to rectify the situation and prevent such incidents in the future.

Sincerely,

Evolve Mortgage Services, LLC

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring Services

In response to the incident, we are providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for 24 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED]. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver’s license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.



Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

<p>TransUnion 1-800-680-7289 www.transunion.com</p> <p>TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000</p> <p>TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094</p>	<p>Experian 1-888-397-3742 www.experian.com</p> <p>Experian Fraud Alert P.O. Box 9554 Allen, TX 75013</p> <p>Experian Credit Freeze P.O. Box 9554 Allen, TX 75013</p>	<p>Equifax 1-888-298-0045 www.equifax.com</p> <p>Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069</p> <p>Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788</p>
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Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, the Massachusetts Attorney General, and the FTC. This notice has not been delayed by law enforcement.

