



March 4, 2026

[customer name]
[customer address]

RE: CUSTOMER DATA BREACH NOTIFICATION

Dear Mr./Mrs. [...]

We are writing to inform you of an incident involving certain personal information you have provided to Cornerstone First Mortgage LLC or its predecessor, Cornerstone First Mortgage, Inc. (collectively the “Company”). Based on our current review of the situation, the potential incident occurred in July or August 2023 and was discovered by the Company in September 2025. We have no indication that any such information has been used in a manner that would compromise your identity. However, out of an abundance of caution, we want to provide you with information about the incident, along with additional information concerning services and resources that you may find helpful.

Credit Monitoring Service

We are offering credit monitoring services by Kroll for a period of twenty-four (24) months from the date of this letter, at no cost to you. We are offering these services to comply with law and, in states where laws do not require that such services be provided, we are nonetheless providing them so as to treat all affected individuals equally regardless of a customer’s state of residence.

Details on enrollment can be found on the attached document entitled “Information About Kroll Credit Monitoring Services”.

Activation Code: []
Verification ID: []

Please do not share your Activation Code. It is unique to you and may be used only once to enroll in the services.

Additional Steps You Can Take

In addition to enrolling in the free credit monitoring services for the next twenty-four (24) months, we recommend you remain vigilant and closely review and monitor your financial accounts, credit card statements, credit reports, and other financial information for evidence of unusual activity, fraudulent charges, or any signs of identity compromise or theft.

Attached to this letter is a document entitled “Additional Information.” Please review this document closely, as it provides a variety of useful information on precautionary measures you

can take to protect your personal information, such as placing a Fraud Alert and/or Security Freeze on your credit files free of charge.

Further Information

We deeply regret any inconvenience this may cause. If you have any questions regarding Kroll's credit monitoring services, please contact 866-731-2256, Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S holidays. You may also contact Sean Cahan at scahan@cfmtg.com, or Taylor Lovejoy at tlovejoy@davismalm.com if you have any question regarding this letter.

Sincerely,

Sean Cahan

President
Cornerstone First Mortgage LLC
2655 Camino Del Rio North #100,
San Diego, CA 92108

Information About Kroll Credit Monitoring

Kroll's Monitoring Services

To help relieve concerns and restore confidence following this event, we have secured the services of Kroll to provide identity monitoring at no cost to you for 24 months. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

How to Activate Your Identity Monitoring Services

1. You must activate your identity monitoring services by May 11, 2026. Your Activation Code will not work after this date.
2. Visit [Enroll.krollmonitoring.com/redeem](https://enroll.krollmonitoring.com/redeem) to activate your identity monitoring services.
3. Provide Your Activation Code and Your Verification ID.

Take Advantage of Your Identity Monitoring Services

You've been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who can help you determine if it's an indicator of identity theft. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator can dig deep to uncover the scope of the identity theft and then work to resolve it.

Additional Information

Contact information for the three nationwide credit reporting companies is as follows:

Equifax, P.O. Box 105788, Atlanta, Georgia 30348, 1-877-478-7625, www.equifax.com

Experian, P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com

TransUnion, P.O. Box 2000, Chester, PA 19016, 1-800-680-7289, www.transunion.com

The following information reflects recommendations from the Federal Trade Commission regarding identity theft protection.

Free Credit Report. It is always a good practice to be vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You can also obtain your annual free credit report by mailing a completed Annual Credit Report Request Form (available from the U.S. Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Georgia 30348-5281. For more information on identity theft, you can also review the Massachusetts Attorney General Office, Office of Consumer Affairs and Business Regulation's guide at <https://www.mass.gov/info-details/identity-theft>.

Fraud Alert. You may place a fraud alert on your credit file by calling one of the three nationwide credit reporting agencies above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open daily new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. Pursuant to federal and state laws, you may place a fraud alert on your credit file free of charge.

Security Freeze. You have the right to put a security freeze on your credit file, so that no new credit can be opened in your name without the use of a PIN that is issued to you when you initiate a freeze. If you place a security freeze on your credit file, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit reporting agency. Federal and state laws prohibit charges for placing, temporarily lifting, or removing a security freeze.

The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for your spouse as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of

Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Federal Trade Commission and State Attorneys General Offices. If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or avoid identity theft. You may contact the Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580, www.ftc.gov/bcp/edu/microsites/idtheft, 1-877-IDTHEFT (438-4338).

Massachusetts Residents: Massachusetts Office of the Attorney General, Data Privacy and Security Division, One Ashburton Place Boston, MA 02108, <https://www.mass.gov/info-details/reporting-data-breaches-to-the-attorney-generals-office> and the Office of Consumer Affairs and Business Regulation, 1 Federal Street, Suite 0720, Boston, MA 02110; <https://www.mass.gov/orgs/office-of-consumer-affairs-and-business-regulation>.

Reporting of identity theft and obtaining a police report. You have the right to file a police report and obtain any police report filed in the United States in regard to this incident. If you are the victim of fraud or identity theft, you also have the right to file a police report.