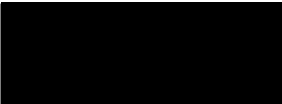





15975

7601 Penn Ave S, Suite A1
Richfield, MN 55423

October 31, 2019



Dear ,

At U.S. Bank, we value your confidence in us and are committed to always keeping you informed of any activity regarding your accounts. We also place your privacy and the security of your information as a top priority.

We are writing today to inform you that U.S. Bank recently learned that some documents containing your personal information were lost.

What Happened: The closing agent who executed the closing documents shipped the package USPS. When the Post Office was contacted with the package tracking number the address on the package did not match the intended bank address. The Post Office would not share how the package was addressed. The package was delivered to the address on the package. The Post Office will try to retrieve the package. At this time the package is considered missing.

What Information was Involved: These documents contained information about you including your name, address, telephone number, Social Security number, date of birth, driver license number and account type(s) with the associated account number(s). At this time, we do not have any indication that these documents have been used to commit fraud against your accounts.

What We are Doing: U.S. Bank will be providing you with credit monitoring services.

While we do not believe that you are in harm's way, we want to inform you of some steps we have taken to protect you and some additional steps you can take to help protect yourself.

COMPLIMENTARY SERVICE OFFER: At our expense, U.S. Bank Home Mortgage would like to offer you a complimentary two-year subscription to Identity Guard®, a credit monitoring and identity theft protection service. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc., a leading provider of consumer and corporate identity risk management services.

IDENTITY GUARD® features include:

- 3-Bureau Credit Report and Scores*
- 3-Bureau Daily Monitoring with Notify Express® Alerts
- 3-Bureau Quarterly Credit Update
- Victim Recovery Service
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible**

If you wish to take advantage of this monitoring service, you must enroll by December 30, 2019.

ENROLLMENT PROCEDURE: To activate this coverage, please call the toll-free number or visit the Web site listed below and enter the redemption code. The redemption code is required for enrollment, and can only be used one time by the individual addressed.

Toll-Free: 1-844-226-1962
Web Site: www.identityguard.com/enroll
Redemption Code: CPXX3-49R*-S96A

In order to enroll, you will need to provide the following personal information:

- Mailing Address
- Social Security Number
- E-mail Address
- Phone Number
- Date of Birth
- Redemption Code

This service is complimentary; no method of payment will be collected during enrollment and there is no need to cancel. We apologize for any inconvenience and urge you to enroll today. If, however, you choose not to take advantage of this complimentary service, we strongly encourage you to take the following steps:

What You Can Do:

Remain vigilant. Carefully review your credit reports and bank, credit card and other account statements. If you discover unauthorized or suspicious activity on your credit report or by any other means, please call your local police or attorney general's office immediately and file an identity theft report. Look for anything suspicious, such as unauthorized transactions, a change of address, or a failure to timely receive any statements or communications that you normally receive. Please reach out to us if you ever notice any unusual activity in your U.S. Bank accounts by visiting your local U.S. Bank branch or calling our Fraud Liaison Center toll free 24 hours a day at 1-877-595-6256. And, if you have not already done so, your local branch would be happy to assist you with renumbering your accounts.

Place a free 90-day Security or Fraud Alert on your credit bureau file. Security Alerts, which can be requested only by you, provide another significant layer of protection by flagging your file for additional scrutiny by potential lenders. If you choose to do so, you may contact any one of the three major credit agencies by phone at the following numbers and by following the automated instructions for filing a security or fraud alert:

* The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. They are calculated using the information contained in your Equifax, Experian and TransUnion credit files. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit. Credit scores are provided by CreditXpert® based on data from the three major credit bureaus.

** Identity Theft insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

TransUnion
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Once you have informed one of these agencies, the agency you contact will inform the others. Please note that it can take up to 6-8 weeks for this process to occur. When you place a Security Alert on your credit bureau file, you will be sent a free credit report. It is important to review this report closely for any discrepancies. The Security Alert is available free of charge for 90 days and you can renew it every 90 days without charge. Again, alerts can only be requested by you, but we are happy to provide assistance in helping you to do this.

Change or place password protection on automated phone or internet access to your accounts. It's never a good idea to use any part of your social security number as a phone or internet password to access an account. It's also a good practice to change your account passwords and other security devices periodically.

For More Information:

Learn more about identity theft and ways to protect yourself. The Federal Trade Commission has on-line guidance about the steps that consumers can take to protect themselves against identity theft. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or visit the Federal Trade Commission's website at www.ftc.gov/idtheft to get more information. We also encourage you to report suspected identity theft to the Federal Trade Commission. California residents may obtain additional information on the California Office of Privacy Protection's website (www.privacy.ca.gov). Maryland residents may contact the Maryland Office of the Attorney General at (888)743-0023, 200 St. Paul Place, Baltimore, MD 21202 (www.oag.state.md.us). North Carolina residents may find additional information by contacting the state attorney general at (877)566-7226, 9001 Mail Service Center, Raleigh, NC 27699-9001 or <http://www.ncdoj.com>.

Finally, I want to thank you on behalf of U.S. Bank for your business, as well as the confidence you place in us. We take that trust seriously, and are sorry that this situation has occurred. We want to maintain our business relationship with you and ask that you reach out to us with any questions or concerns. We trust that the quality and reliability of the services we are offering to you will demonstrate our continued commitment to your security and satisfaction.

Sincerely,



Teresa A. Roehl
Post Close Resolution/Quality Analyst
U.S. Bank Home Mortgage