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FREEDOM MORTGAGE®
P.O. Box 50485, Indianapolis, IN 46250-0401

[BORROWER NAME]
[BORROWER STREET ADDRESS]
[BORROWER CITY, ST ZIP]

December 5, 2019

Dear Borrower,

We are writing to inform you of a recent security incident at Freedom Mortgage Corporation which began approximately two weeks prior to discovery of the incident on October 29, 2019. While we have no evidence that your information was in fact used by unauthorized persons, we are writing to you as a precautionary measure.

Freedom has conducted an intensive forensic investigation of this incident, and has filed notice of the incident with state and federal authorities. One of the first steps we took was to implement additional controls surrounding access to our systems. Under state law, you have the right to request a police report.

Based on our review of the evidence to date, we are not aware of any of any attempts by unauthorized parties to gain access to your Freedom account. Nevertheless, we are monitoring your account, and have adopted additional security measures for identity verification and account access. However, we must inform you that the following personal information was included in the emails that were compromised:

- Date of birth
- Social Security number
- Financial account number

As a result, you may want to contact your financial institutions to seek additional protections for your account(s) with them.

For more information on identity theft, please visit the websites of the following state/federal agencies:

Federal Trade Commission:¹ www.ftc.gov/bcp/edu/microsites/idtheft/

Please take appropriate steps to prevent potential harm. We recommend that you closely monitor your financial accounts and promptly contact your financial institution if you see any unauthorized activity. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

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 (available online) and mailing it to Annual Credit Report Request Service,

¹ You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idtheft04.shtm>.



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P.O. Box 105281, Atlanta, GA 30348. Or, you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax²
P.O. Box 740256
Atlanta, GA 30374
800-766-0008
www.equifax.com

Experian³
P.O. Box 4500
Allen, TX 75013
888-397-3742
www.experian.com

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

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

To protect yourself from the possibility of identity theft, you may want to consider placing a fraud alert on your credit files. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Another option to consider is placing a security freeze with the credit reporting agencies. A security freeze prevents unauthorized access to your credit report. However, a security freeze may also limit your ability to open new accounts yourself, until you authorize access for specific creditor(s). You may place a security freeze on your credit report at no charge. You may call any one of the three credit reporting agencies at a number above. They can assist you in placing automatic fraud alerts and/or security freezes with all of the agencies.

As an additional safeguard, we will provide you with 18 months of free credit protection services from LifeLock. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. If you wish to take advantage of this offer, please contact LifeLock at 1-800-899-0190. Your LifeLock code is: FDMG2019, and your LifeLock membership ID is comprised of your first and last name followed by your ZIP code. Please enroll prior to February 12, 2020. LifeLock representatives are available 24 hours a day, 7 days a week.

Maintaining the integrity of our customers' confidential information is extremely important to us. We sincerely apologize for any inconvenience you may have experienced. If you have any questions regarding this matter, please contact a Freedom Mortgage Customer Care representative at (855) 690-5900. Representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Freedom Mortgage Corporation

² You may request an Equifax fraud alert online by visiting its Fraud Alert Website at <https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp>

³ You may request an Experian fraud alert by visiting its Credit Fraud Center at <https://www.experian.com/corporate/personal-services-contacts.html>