

16210

mr.  
**cooper**

CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.  
Coppell, TX 75019

OUR INFO  
ONLINE  
www.mrcooper.com

[REDACTED]  
[REDACTED]  
[REDACTED]

12/11/2019

YOUR INFO  
LOAN NUMBER: [REDACTED]  
PROPERTY ADDRESS:  
[REDACTED]  
[REDACTED]

**Notice of Data Breach**

Dear [REDACTED]

We are writing to tell you about a data security incident that may have exposed some of your personal information. We take the protection and proper use of your information very seriously. For this reason, we are contacting you directly to explain the circumstances of the incident.

**What Happened?**

On 11/22/2019, we determined that a disclosure of your personal information to an unauthorized third party occurred. Please note that the third party is another, identified Mr. Cooper customer, and we do not anticipate any imminent harm to you or your personal information. Nevertheless, we would like to extend identify theft protection. Please read further for more information.

**What Information Was Involved?**

The incident included your name, address and social security number.

**What We Are Doing:**

Out of an abundance of caution we are notifying you of this incident and providing you with identity theft protection, for the inconvenience, as described below. Please always remember to carefully review your statements every month to identify any unauthorized transactions. If you see any items on your statement that you believe are not yours, please contact us immediately. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft or unauthorized activity to us and the appropriate law enforcement agency.

To help protect your identity, we are offering a **complimentary** membership of **Assurant ID Fraud Solutions Credit Monitoring**. This product helps detect possible misuse of your personal information and provides you with comprehensive identity protection services focused on immediate identification and resolution of identity theft.

**What You Can Do:**

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 Assurant agent by calling **1-866-632-5335**. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Assurant agent will be 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

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you with contacting government agencies to help restore your identity to its proper condition). Please note that this offer is available to you for 18 months from the date of this letter and does not require any action on your part at this time.

To activate your complimentary membership and to establish your daily credit monitoring benefit, please access your easy-to-navigate, exclusive member site at [www.assurantcreditmonitoring.com](http://www.assurantcreditmonitoring.com). Once you visit the site, click on the Register button and you will be prompted to provide your enclosed member number in order to establish a permanent password and to set up your account. Once registered, the site will automatically prompt you through the step to authenticate your identity, which provides for the establishment of your daily credit monitoring benefit. The ability to manage your account online and to immediately and securely access your credit monitoring benefit is available to you 24 hours a day, 7 days a week.

Activate your complimentary membership now in three easy steps:

- ENSURE That You Enroll By: **3/6/2020**
- Visit the ID Fraud Solutions website to enroll: [www.assurantcreditmonitoring.com](http://www.assurantcreditmonitoring.com) or call 1-866-632-5335
- Membership Number for [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 the program online, please contact Assurant's customer care team at **1-866-632-5335** by **5/31/2021**. Be prepared to provide your **membership number**, as proof of eligibility for the identity restoration services.

**What you can do to protect your information:** There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to [www.assurantcreditmonitoring.com](http://www.assurantcreditmonitoring.com) for this information.

**Other Important Information:**

Under federal law you have the right to obtain a free copy of your credit report for once a year from each credit reporting agency. You can obtain your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling **1-877-322-8228**.

For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents: You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

You also have the right to place an initial fraud alert on your credit file. A fraud alert lets creditors know they should contact you before they open a new account in your name. For that reason, placing a fraud alert on your file can protect you but also may delay you when you seek to obtain credit. You can place an alert on your file by calling any one of the three credit reporting agencies listed below. As a result of initiating this fraud alert, a free credit report will be sent to you by the credit bureau. The fraud alert will stay on your account for 90 days. After that, you can renew the alert for an



additional 90-day period by calling any one of the three agencies. You also have the ability to place a security freeze on your credit report at no cost.

**Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

**Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 2002, Allen, TX 75013

**TransUnion:** 1-800-888-4213; [www.transunion.com](http://www.transunion.com); P.O. Box 2000, Chester, PA 19022

You also have a right to report suspected incidents of identity theft to your State Attorney General, as well as reporting any incidents to your local law enforcement authorities. Moreover, depending on state law, in your state of residence, you may have the ability to file or obtain a police report, based on any incidents related to suspected incidents of identity theft.

For more information on identity theft and how to protect yourself, you can contact the Federal Trade Commission Consumer Response Center at 1-877-IDTHEFT (438-4338), 600 Pennsylvania Avenue, NW, Washington, DC 20580 or online at [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/). The FTC website also has a special section on identity theft that offers helpful information. That site is: [www.identitytheft.gov](http://www.identitytheft.gov).

We have not taken this incident lightly. Additional security and remediation measures are being put in place to prevent such an incident from happening again. We deeply regret and apologize for any inconvenience this may have caused.

**For More Information:**

If you have any questions, please contact our Customer Service Department at 888-480-2432. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Sincerely,

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