



16748

April 3, 2020

«FirstName» «MiddleName» «LastName»  
«Address»  
«City» «State» «Zip»

## NOTICE OF DATA BREACH

Dear «FirstName» «MiddleName» «LastName»:

We are writing to notify you that Residential Capital Partners ("RCP") was the target of a cyber-security incident. Massachusetts regulations prohibit us from disclosing details of the incident in this notification letter. However, please know that RCP values and respects the privacy of your personal information and we are contacting you directly to inform you of the measures RCP has taken to address this issue. We kindly ask that you read this letter in its entirety.

### What We Are Doing

RCP takes its obligation to safeguard your personal information seriously. That's why we're offering you a complimentary 24 month membership to Experian's IdentityWorks. This product provides you with superior identity detection and resolution of identity theft.

### Benefits of IdentityWorks

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.<sup>1</sup>
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance<sup>2</sup>:** Provides coverage for certain costs and unauthorized electronic fund transfers.

<sup>1</sup> Offline members will be eligible to call for additional reports quarterly after enrolling

<sup>2</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: July 3, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/3bcredit](http://www.experianidworks.com/3bcredit)
- Provide your **activation code: «Experian»**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **July 1, 2020**. Be prepared to provide engagement number **DB19037** as proof of eligibility for the identity restoration services by Experian.

### **What You Can Do**

There are a number of steps that you can take to protect yourself from fraud including:

- Notifying your bank of this incident to inform them that your payment account may be at an increased risk for fraud and so that your bank can flag your account
- Checking your bank and other account statements regularly for any unusual payments or activity that you don't recognize
- Using strong passwords and change them regularly. Try to keep them at least eight characters long and use numbers, upper case, lower case and symbols
- Never giving out personal details over the phone unless you're sure who you're speaking to

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

As noted above, Experian has been retained to help you with any questions or problems you may encounter, including assisting you with obtaining a credit report and placing fraud alerts. You may also obtain a credit report yourself. Under U.S. law, you are entitled to receive one free credit report each year from each of the three major credit reporting agencies. You may request your free credit report by going to the following website: [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling them toll-free at 1-877-322-8228 (Hearing impaired consumers can access their TDD service at 1-877-730-4204.)

You are also entitled to place a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. You may place a security freeze on your credit reports by contacting the three major consumer reporting agencies by phone, online or via mail at the addresses below:

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

Phone: 888-397-3742

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

Equifax Security Freeze

1-800-685-1111

P.O. Box 105788

Atlanta, GA 30348

[www.equifax.com/personal/credit-report-services/](http://www.equifax.com/personal/credit-report-services/)

TransUnion

P.O. Box 160

Woodlyn, PA 19094

1-888-909-8872

[www.transunion.com/creditfreeze](http://www.transunion.com/creditfreeze)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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 (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

As an alternative to a security freeze, you may also place fraud alerts on your own at no cost, by contacting one of the three major credit agencies directly at:

Experian

P.O. Box 4500

Allen, TX 75013

[www.experian.com](http://www.experian.com)

1-888-397-3742

Equifax

P.O. Box 740241

Atlanta, GA 30374

[www.equifax.com](http://www.equifax.com)

1-800-525-6285

TransUnion

P.O. Box 2000

Chester, PA 19016

[www.transunion.com](http://www.transunion.com)

1-800-680-7289

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**For More Information**

We're committed to supporting you in whatever way we can, so please don't hesitate to get in touch with us by email at [Calvin.Ma@ResCapPartners.com](mailto:Calvin.Ma@ResCapPartners.com) or telephone (469) 466-5954, Monday to Friday, 9:00 am – 5:00 pm, Central Standard Time.

Yours sincerely,

A handwritten signature in cursive script, appearing to read 'R Morgan'.

Richard Morgan  
Principal



April 3, 2020

«FirstName» «MiddleName» «LastName»  
c/o «GuardianName»  
«Address»  
«City» «State» «Zip»

### NOTICE OF DATA BREACH

Dear «GuardianName»:

We are writing to notify you, as the parent or guardian of «FirstName» «MiddleName» «LastName», that Residential Capital Partners ("RCP") was the target of a cyber-security incident. Massachusetts regulations prohibit us from disclosing details of the incident in this notification letter. However, please know that RCP values and respects the privacy of your child's personal information and we are contacting you directly to inform you of the measures RCP has taken to address this issue. We kindly ask that you read this letter in its entirety.

#### What We Are Doing

RCP takes its obligation to safeguard personal information seriously. To help protect your minor's identity, we are offering a complimentary two-year membership of Experian's® IdentityWorks<sup>SM</sup>. This product provides superior identity detection and resolution of identity theft. To activate this membership and start monitoring your minor's personal information please follow the steps below:

- Ensure that you **enroll by: July 3, 2020** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [www.experianidworks.com/minorplus](http://www.experianidworks.com/minorplus)
- Provide your **activation code: «Experian»**
- Provide your minor's information when prompted

If you have questions about the product, need assistance with identity restoration for your minor or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877-890-9332 by **July 1, 2020**. Be prepared to provide engagement number **DB19079** as proof of eligibility for the identity restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING THE TWO-YEAR EXPERIAN IDENTITYWORKS MEMBERSHIP:**

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks for your minor:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high-level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your minor's information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (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 you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to your minor for one year from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration). You will also find self-help tips and information about identity protection at this site.

### **What You Can Do**

There are a number of steps that you can take to protect yourself from fraud including:

- Notifying your bank of this incident to inform them that your payment account may be at an increased risk for fraud and so that your bank can flag your account
- Checking your bank and other account statements regularly for any unusual payments or activity that you don't recognize
- Using strong passwords and change them regularly. Try to keep them at least eight characters long and use numbers, upper case, lower case and symbols
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P.O. Box 9554  
Allen, TX 75013  
Phone: 888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

Equifax Security Freeze  
1-800-685-1111  
P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com/personal/credit-report-services/](http://www.equifax.com/personal/credit-report-services/)

TransUnion  
P.O. Box 160  
Woodlyn, PA 19094  
1-888-909-8872  
[www.transunion.com/creditfreeze](http://www.transunion.com/creditfreeze)

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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 (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of a police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

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Experian  
P.O. Box 4500  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)  
1-888-397-3742

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

TransUnion  
P.O. Box 2000  
Chester, PA 19016  
[www.transunion.com](http://www.transunion.com)  
1-800-680-7289

You can also obtain more information about identity theft and ways to protect yourself from the Federal Trade Commission (FTC). The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

#### **For More Information**

We're committed to supporting you in whatever way we can, so please don't hesitate to get in touch with us by email at [Calvin.Ma@ResCapPartners.com](mailto:Calvin.Ma@ResCapPartners.com) or telephone (469) 466-5954, Monday to Friday, 9:00 am – 5:00 pm, Central Standard Time.

Yours sincerely,



Richard Morgan  
Principal