

# LONG & FOSTER<sup>®</sup>

COMPANIES

Mortgage | Settlement Services | Insurance  
Property Management | Vacation Rentals  
Relocation | Moving Services

17682

1 1 21 \*\*\*\*\*SNGLP

John Doe  
123 Anystreet Dr  
Anytown, NY 12345



September 14, 2020

Dear John Doe:

The Long & Foster Companies, Inc. (“**Long & Foster**”) is writing to notify you of a recent incident that may impact the security of your personal information in the possession of Long & Foster or one its following subsidiaries: Prosperity Home Mortgage, LLC; Fonville Morisey Companies; Long & Foster Insurance; Long & Foster Real Estate; RGS Title, LLC; Sage Title Group, LLC; Settlement Professionals, LLC; or Mid-States Title Insurance Agency, Inc.

While we have no indication at this time that the information relating to you was accessed by an unauthorized individual, we want to provide you with information on what you can do to better protect against the possibility of identity theft and fraud, if desired.

We take this incident and the security of your information seriously. In addition to providing this notice to you, we are reviewing our policies and procedures, and have engaged leading cybersecurity experts to implement additional safeguards and security protections to better protect against similar incidents in the future. We are also notifying certain state regulators and consumer reporting agencies where required.

Even though there is currently no indication that your personal information was accessed or viewed by an unauthorized individual, we are also offering you twenty-four (24) months of complimentary LifeLock Defender™ Choice identity protection, including credit monitoring and identity restoration services provided by NortonLifeLock, Inc.

To enroll in NortonLifeLock’s **LifeLock Defender™ Choice** identity theft protection at no cost to you:

1. In your web browser, go directly to **www.LifeLock.com**. Click on the yellow “**START MEMBERSHIP**” button (*do not attempt registration from a link presented by a search engine*).
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **Promo Code: CCLNGFSTR2009** and click the “**APPLY**” button.
3. On the next screen, enter your **Member ID: 0123456789** and click the “**APPLY**” button.
4. Your complimentary offer is presented. Click the red “**START YOUR MEMBERSHIP**” button.
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: (866) 870-9259. **You will have until December 15<sup>th</sup>, 2020 to enroll in this service.**



Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Defender™ Choice** membership includes<sup>1</sup>:

- ✓ Primary Identity Alert System<sup>†</sup>
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring<sup>\*\*</sup>
- ✓ Norton™ Security Deluxe<sup>2</sup> (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000<sup>†††</sup>
- ✓ Personal Expense Compensation up to \$25,000<sup>†††</sup>
- ✓ Coverage for Lawyers and Experts up to \$1 million<sup>†††</sup>
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring<sup>1\*\*</sup>
- ✓ Annual One-Bureau Credit Report & Credit Score<sup>1\*\*</sup>

The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are a victim of identity theft, you also have the right to file a police report and obtain a copy of it. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

At no charge, you can also have these credit bureaus place a “fraud alert” on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

Equifax  
P.O. Box 105069  
Atlanta, GA 30348  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)

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

TransUnion  
P.O. Box 2000  
Chester, PA 19106  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

You may also place security freeze on your credit report free of charge. A security freeze prohibits a credit bureau from releasing any information from a consumer’s credit report without the consumer’s written

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<sup>1</sup>If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. No one can prevent all identity theft or cybercrime. <sup>†</sup> LifeLock does not monitor all transactions at all businesses. <sup>2</sup> Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported. <sup>\*\*</sup> These features are not enabled upon enrollment. Member must take action to get their protection <sup>†††</sup> Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Choice. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal).

authorization. However, please be advised 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. If you have been a victim of identity theft and you provide the credit bureau with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit bureau may charge you a fee to place, temporarily lift, or permanently remove a security freeze. To find out more on how to place a security freeze, you can use the following contact information:

Equifax	Experian	Transunion
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
1-800-685-1111	1-888-397-3742	1-888-909-8872
<a href="http://www.equifax.com/personal/credit-report-services/credit-freeze/">www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<a href="http://www.experian.com/freeze">www.experian.com/freeze</a>	<a href="http://freeze.transunion.com">freeze.transunion.com</a>

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 bill 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 either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

If you request a freeze online or by phone, the credit reporting agency must place the freeze within one (1) business day. If you request a freeze by mail, the credit reporting agency must place the freeze within (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.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

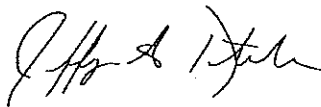
You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or the Massachusetts Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania

Avenue NW, Washington, DC 20580; [www.identitytheft.gov](http://www.identitytheft.gov); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and the Massachusetts Attorney General.

We understand you may have questions that are not answered in this letter. To ensure your questions are timely answered, please contact our call dedicated call center at (866) 870-9259, which is available twenty-four (24) hours a day and seven (7) days a week.

We sincerely regret any inconvenience or concern this event has caused you.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Detwiler". The signature is fluid and cursive, with the first name "Jeff" being more prominent than the last name "Detwiler".

Jeff Detwiler  
CEO and President  
The Long & Foster Companies