



CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Coppell, TX 75019

17739

OUR INFO
ONLINE
www.mrcooper.com

[REDACTED]
C/O Falbo, Solari & Goldberg, PA
Attorneys at Law
80 Jefferson Street
Winthrop, MA 02152

September 3, 2020

YOUR INFO
LOAN NUMBER: xxxxxx7540
PROPERTY ADDRESS:
96 Sheridan St
Lynn, MA 01902
Mortgagor:
[REDACTED]

Notice of Breach

Dear [REDACTED]:

We are writing to notify you of an 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 July 7, 2020, we were notified of an incident whereby another customer received information that was intended to be sent to your attorney for your benefit.

What Information Was Involved?

The information included your name, loan number and mortgage balance, property address and payment history.

What We Are Doing:

We do not believe that the exposure of this information would subject you to a heightened risk of identity theft or fraud. However, out of an abundance of caution, we are offering you identity theft protection for the inconvenience.

Specifically, 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:

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 did not authorize, 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.

If you believe there was fraudulent use of your information as a result of this incident, please reach out to an Assurant agent by calling **1-866-632-5335** to discuss how you may be able to resolve those issues. 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

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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 you with contacting government agencies to help restore your identity to its proper condition). Please note that this offer is available to you for 12 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. 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:

- You **MUST** Enroll By: **90 days from the date of this letter**
- Visit the ID Fraud Solutions website to enroll: www.assurantcreditmonitoring.com or call 1-866-632-5335
- Membership Number for [REDACTED]: xxxxxxx3424

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 **December 3, 2020**. 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 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 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; P.O. Box 740241, Atlanta, GA 30374-0241

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

TransUnion: 1-800-888-4213; 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.

Special Information for Massachusetts Residents: You have a right to obtain a police report. You may also request a security freeze on your credit report by contacting the three major credit reporting bureaus that are listed within this letter. In order to obtain a security freeze you will need to provide to the credit bureaus, your name, address, date of birth, Social Security number, and other personal information as required by the credit bureaus. There is no charge for a security freeze. Please see above regarding the all of the mitigation services being provided in relation to this incident.

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/. The FTC website also has a special section on identity theft that offers helpful information at: 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,

Mr. Cooper

mr.
cooper[®]
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