

18102



REALOGY

BROKERAGE GROUP

November 10, 2020

«First_Name» «Last_Name»
«Street» «Street_II»
«City», «State» «ZipCode»

Re: Notice of Data Breach: Unauthorized E-mail Incident

Dear «First_Name» «Last_Name»,

We are contacting you about an incident involving unauthorized access to e-mail communications that may have included your personal information.

What Happened

In or about «Breach_Date», a real estate agent affiliated with an NRT-owned office became victim of a security incident that allowed an unauthorized person to gain access to the agent’s email account and communications. Based on our investigation, your personal information may have been included in the body of an email or attachment within the affected agent’s account.

What Information Was Involved

The types of personal information exposed vary depending on what was sent by email but may include your Social Security Number, passport number, taxpayer identification number, driver’s license or state identification number. We have no evidence that any of your personal information was used to commit identity theft.

What We Are Doing

NRT (recently renamed the Realty Brokerage Group), and its parent company Realty Holdings Corp., have taken steps to enhance our monitoring for and prevention of these types of incidents and have required agents reset their credentials for the impacted accounts.

What You Can Do

We recommend that you take precautionary measures to protect yourself, such as accessing and monitoring your personal credit reports. Under federal law, you have the right to receive, at your request, a free copy of your credit report every 12 months from each of the three consumer credit reporting companies. A credit report can provide information about those who have received your credit history within a certain period of time. You may request a free credit report online at www.annualcreditreport.com or by telephone at 1-877-322-8228. When you receive your credit reports, check for any transactions or accounts that you do not recognize. If you see anything you do not understand, call the telephone number listed on the credit report or visit the Federal Trade Commission’s Web site on identity theft at www.consumer.gov/idtheft or www.ftc.gov.



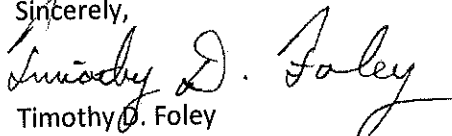
In addition, to help relieve concerns and restore confidence following this incident, we have secured the services of Equifax® to provide its ID Patrol identity theft protection product for one year at no cost to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal Activation Code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. You must complete the enrollment process by **December 31, 2020**. We urge you to consider enrolling in this product, at our expense, and reviewing the additional resources regarding the Equifax Patrol ID services that are enclosed with this letter..

We encourage you to be especially aware of email, telephone, and postal mail scams that ask for personal or sensitive information. In addition, if you have any pending real estate transactions, use extra caution and diligence in any online communications. It is important to always verbally verify over the telephone with your agent, escrow/title agent, or attorney any wiring instructions you may receive about your transaction. Use phone numbers that you know to be correct rather than phone numbers included in an email. Be suspicious of emails that communicate updated, revised, or corrected wiring instructions.

For more information:

We take the privacy and security of your information seriously, and sincerely regret any concern or inconvenience this may cause you. Please call 1-866-349-7137, Monday through Friday between 9am and 9pm or weekends between 9am and 6pm Eastern Time, with any questions or concerns.

Sincerely,



Timothy D. Foley

Vice President, Operations, Realty Brokerage Group



Activation Code: «Equifax_Activation_Code»

Product Information

Equifax ID Patrol[®] provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax[®], TransUnion[®] and Experian[®] credit reports
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts². With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning⁴ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance⁵
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/patrol

1. **Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept and click the "Continue" button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

¹Credit monitoring from Experian[®] and Transunion[®] will take several days to begin.

²The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁵ Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

Putnam, Robin (SCA)

From: Mathews, James <James.Mathews@realogy.com>
Sent: Wednesday, November 18, 2020 2:43 PM
To: Putnam, Robin (SCA)
Subject: RE: [External] data breach notification

CAUTION: This email originated from a sender outside of the Commonwealth of Massachusetts mail system. Do not click on links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon,

Yes, I am currently working with our Expedia team to ensure that the offer for 18 months of protection is provided to the relevant MA residents.

Sincerely,

Jim Mathews

Vice President - Litigation & Regulatory Affairs

175 Park Avenue

Madison, NJ 07940

(973) 407-6720

james.mathews@realogy.com



From: Putnam, Robin (SCA) <robin.putnam@state.ma.us>
Sent: Wednesday, November 18, 2020 2:25 PM
To: Mathews, James <James.Mathews@realogy.com>
Subject: [External] data breach notification

Good Afternoon,

Our Office received your data breach notification. I was reading through the consumer letter and noticed that one year of credit monitoring is being offered and not the mandatory 18 months. Could you confirm that the affected MA residents will be offered 18 months?

Best,

Robin Putnam
Events & Outreach Manager
Office of Consumer Affairs & Business Regulation
501 Boylston St. Suite 5100
Boston, MA. 02116
Office: 1-617-973-8744
Cell: 617-921-6118

