

Residential Mortgage Services, Inc.
24 Christopher Toppi Drive
South Portland, ME 04106



10497

December 23, 2020

Notice of Data Security Incident

Dear [REDACTED]

Residential Mortgage Services, Inc. ("RMS") takes the privacy and security of our customers' personal information seriously. Regrettably, we are writing to inform you of an incident that may have affected the security of your personal information. While we are unaware of any actual misuse of your information, we are providing you with notice of this incident, our response, and steps you may take to better protect against the possibility of identity theft and fraud should you feel it is necessary to do so.

We recently determined that between March 5, 2019 and March 6, 2019 an unauthorized party may have obtained access to your personal information that was contained in a RMS employee's email account at that time. No other RMS email accounts or systems were affected by the incident. Our investigation revealed that the information potentially accessed by the unauthorized party may have included your name, social security number, driver's license number, financial account numbers, or credit card numbers.

We deeply regret any concern or inconvenience this incident may cause.

Out of an abundance of caution, we have secured the services of Equifax to provide credit monitoring to you at no cost for two years. Enclosed with this letter is a description from Equifax of the features of this service, along with an Activation Code and enrollment instructions if you choose to participate. During the enrollment process, Equifax will verify your identity for your protection and to be sure that the proper information will be monitored. So long as you enroll before the deadline shown at the top of the Equifax page, you will have two years' access to this protection.

We also encourage you to review the enclosed Steps You Can Take to Protect Against Identity Theft and Fraud to find out more about how to protect against potential identity theft and fraud.

Should you have any questions, please call (833) 467-0860 between 8:00 a.m. and 5:00 p.m. Eastern Time, Monday through Friday.

Sincerely,

Residential Mortgage Services, Inc.



Information Security
Residential Mortgage Services, Inc.
24 Christopher Toppi Drive
South Portland, ME 04106
(833) 467-0860
www.RMSmortgage.com
NMLS ID# 1760

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Steps You Can Take to Protect Against Identity Theft and Fraud

Monitor Your Accounts: We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report once every 12 months from each of the three nationwide credit reporting agencies. To order your annual free credit report, please visit www.annualcreditreport.com, or call toll-free 1-877-322-8228. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, www.equifax.com
Experian: P.O. Box 2002, Allen, TX 75013, 1-888-397-3742, www.experian.com
Trans Union: P.O. Box 2000, Chester, PA 19016, 1-800-888-4213, www.transunion.com

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Massachusetts Attorney General's Office. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.

Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW Washington, DC 20580,
1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft

Contact information for the Massachusetts Office of the Attorney General is as follows:

The Massachusetts Office of the Attorney General, One Ashburton Place, 20th Floor, Boston, MA 021081, 617-727-2200,
www.mass.gov/ago/contact-us.html

Fraud Alerts: There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud: an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for ninety (90) days. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies using the contact information noted above.

Credit Freezes: You may also place a security freeze on your credit reports, free of charge. 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. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You must place your request for a freeze with each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). To place a security freeze on your credit report, you may send a written request by regular, certified or overnight mail at the addresses below. You may also place a security freeze through each of the consumer reporting agencies' websites, over the phone, or by mail by using the contact information below:

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348, 1-888-298-0045
<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013, 1-888-397-3742 <https://www.experian.com/freeze/center.html>

TransUnion Security Freeze, P.O. Box 2000, Chester, PA 19016, 1-888-909-8872 <https://www.transunion.com/credit-freeze>

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so online, by phone, or by mail:

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, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. 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.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. 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. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

Additional Information:

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.

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Enter your Activation Code: XXXXXXXXXX

Enrollment Deadline: March 31, 2021

1. 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® 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 9 a.m. to 9 a.m. Eastern Time.

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.

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

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

³ Locking 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.

⁴ Internet 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 guarantee 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.

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