

<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country >>

<<b2b_text_1(Header)>>

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>,

We are writing to notify you of a cybersecurity incident that occurred at Citywide Home Loans, LLC ("Citywide") involving some of your personal information. We want to make clear at the outset that keeping personal data safe and secure is very important to us, and we deeply regret that this incident occurred.

WHAT HAPPENED?

On November 29, 2020, an unauthorized person gained access to Citywide's network and acquired certain information.

WHAT INFORMATION WAS INVOLVED?

The information involved may include your name, <<b2b_text_4(ImpactedData)>>. We have not identified any evidence that your personal information was used, sold, or published by the unauthorized person.

We have seen no evidence that your <<b2b_text_5(ExcludedData)>> was involved in this incident.

WHAT WE ARE DOING

Our security team took prompt steps to address this incident, including contacting law enforcement and engaging third-party cybersecurity experts to assist us in remediating and ensuring the ongoing security of our systems.

We have engaged Kroll to provide two years of identity monitoring services at no cost to you. Your identity monitoring services include Credit Monitoring, Fraud Consultation and Identity Theft Restoration services.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your identity monitoring services.

You have until **May 5, 2021** to activate your identity monitoring services.

Membership Number: <<Member ID>>

WHAT YOU CAN DO

We strongly encourage you to contact Kroll and take advantage of the identity monitoring services we are providing to you free of charge. Remain vigilant and carefully review your accounts for any suspicious activity.

If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

FOR MORE INFORMATION

If you would like to take additional steps to protect your personal information, attached to this letter are helpful tips on how to do so.

We take our responsibility to protect your information extremely seriously, and we are very sorry for any inconvenience that this has caused you. If you have any questions regarding this incident or the services available to you, additional assistance is available by calling 1-855-763-0486 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,

Citywide Home Loans

Additional Helpful Tips

Helpful Contacts: You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report.

- ***Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-5338), www.ftc.gov/idtheft***

Order Your Free Credit Report. To obtain an annual free copy of your credit reports, visit **annualcreditreport.com**, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax:

equifax.com
freeze.equifax.com
P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285

Experian:

experian.com
experian.com/freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion:

transunion.com
transunion.com/freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872

Fraud Alert: You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit.

Security Freeze: You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.

- 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.
- 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.

Fraud or Identity Theft: If you suspect incidents of identity theft, you should file a report to law enforcement, the FTC, or the Attorney General. If you are the victim of fraud or identity, you have the right to (1) notify the police and Attorney General of your state; and (2) to obtain and file a police report relating to this incident.

Federal Fair Credit Reporting Act Rights: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identify theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.



<<Date>> (Format: Month Day, Year)

Parent or Guardian of

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>

<<address_1>>

<<address_2>>

<<city>>, <<state_province>> <<postal_code>>

<<country >>

<<b2b_text_1(Header)>>

Dear Parent or Guardian of <<first_name>>,

We are writing to notify you of a cybersecurity incident that occurred at Citywide Home Loans, LLC (Citywide) involving some of your child's personal information. We want to make clear at the outset that keeping personal data safe and secure is very important to us, and we deeply regret that this incident occurred.

WHAT HAPPENED?

On November 29, 2020, an unauthorized person gained access to Citywide's network and acquired certain information.

WHAT INFORMATION WAS INVOLVED?

The information involved may include your child's name<<b2b_text_4(ImpactedData)>>. We have not identified any evidence that your child's personal information was used, sold or published by the unauthorized person.

We have seen no evidence that your child's <<b2b_text_4(ExcludedData)>> was involved in this incident.

WHAT WE ARE DOING

Our security team took prompt steps to address this incident, including contacting law enforcement and engaging third-party cybersecurity experts to assist us in remediating and ensuring the ongoing security of our systems.

We have engaged Kroll to provide two years of Minor Identity Monitoring services at no cost to you or your child. Your child's identity monitoring services also include Fraud Consultation and Identity Theft Restoration services.

Visit <https://enroll.idheadquarters.com> to activate and take advantage of your child's identity monitoring services.

You have until May 5, 2021 to activate your child's identity monitoring services.

Membership Number: <<Member ID>>

WHAT YOU CAN DO

We strongly encourage you to contact Kroll and take advantage of the identity monitoring services we are providing to your child free of charge. Remain vigilant and carefully review your child's accounts for any suspicious activity.



If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

FOR MORE INFORMATION

If you would like to take additional steps to protect your child's personal information, attached to this letter are helpful tips on how to do so.

We take our responsibility to protect your child's information extremely seriously, and we are very sorry for any inconvenience that this has caused you. If you have any questions regarding this incident or the services available to your child, additional assistance is available by calling 1-855-763-0486 Monday through Friday from 8:00 a.m. to 5:30 p.m. Central Time.

Sincerely,

Citywide Home Loans

Additional Helpful Tips

Helpful Contacts: You can learn more about how to protect your credit by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report.

- **Federal Trade Commission, Consumer Response Center** 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-5338), www.ftc.gov/idtheft

Order Your Free Credit Report. To obtain an annual free copy of your credit reports, visit annualcreditreport.com, call toll-free at 1-877-322-8228, or contact the major credit reporting agencies. Their contact information is as follows:

Equifax:

equifax.com
freeze.equifax.com
P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285

Experian:

experian.com
experian.com/freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

TransUnion:

transunion.com
transunion.com/freeze
P.O. Box 2000
Chester, PA 19016
1-888-909-8872

Fraud Alert: You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert tells creditors to follow certain procedures, including contacting you before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit.

Security Freeze: You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.

- 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.
- 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.

Fraud or Identity Theft: If you suspect incidents of identity theft, you should file a report to law enforcement, the FTC, or the Attorney General. If you are the victim of fraud or identity, you have the right to (1) notify the police and Attorney General of your state; and (2) to obtain and file a police report relating to this incident.

Federal Fair Credit Reporting Act Rights: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies use your information. As a consumer, you have certain rights under the FCRA, which the FTC has summarized as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to ask for a credit score; you have the right to dispute incomplete or inaccurate information; consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; you may seek damages from violators. Identify theft victims and active duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Minor Identity Monitoring

Minor Identity Monitoring detects when names, addresses, and credit information is associated with your child's Social Security number. An alert will be sent to you when activity is detected. The presence of a credit file may be an indicator of identity theft or fraud for children who, as minors, should not have a credit history.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

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