

19989

Champion  PO Box 619093
MORTGAGE® Dallas, TX 75261-9093

<Date> **OUR INFO**
CUSTOMER SERVICE
855-683-3095
Mon-Thu 7 a.m. to 7 p.m. (CT)
Fri 7 a.m. to 5 p.m. (CT)

ONLINE
www.championmortgage.com

YOUR INFO
LOAN NUMBER:
<Loan Number>

PROPERTY ADDRESS:
<Prop_Address1>
<Prop_City>, <Prop_St> <Prop_Zip>

<Borr1>
<Borr2>
<Mail_Addr1>
<Mail_City>, <Mail_State> <Mail_Zip>

Notice of Data Breach

Dear <Customer Name>:

We take the protection and proper use of your information very seriously. For this reason, we are writing to notify you of an incident that may have exposed some of your personal information. We do not believe that the exposure of this information will subject you to a heightened risk of identity theft or fraud; however, out of an abundance of caution, we are offering to pay for identity theft protection on your behalf. Please keep reading to learn more.

What Happened?

On February 19, 2021, we confirmed that the mailing address on the above-referenced account was incorrect. While we worked to correct this issue immediately upon confirmation, notices intended to be mailed to you were sent to the wrong address during the period of time as of January 6, 2021.

What Information Was Involved?

Disclosed information may have included: Your name, the loan number, and the property address (if different from the mailing address on file). One of the notices also included the last four digits of the primary borrower's social security number.

What Are We Doing?

In addition to monitoring your account for suspicious activity, we are offering to cover the cost of your membership for credit monitoring services. This service helps detect possible misuse of your personal information and provides you with comprehensive protection focused on immediate identification and resolution of identity theft. We will be providing the details of this service in a separate letter that will be mailed out to you shortly.

Champion Mortgage is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not a demand for payment of the captioned debt to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan), this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



What to Do if You Notice Suspicious Activity:

If you notice suspicious activity related to your Champion account, **please contact us immediately at 855-683-3095**. While we will be monitoring your account closely, you should also watch your statements for any unauthorized transactions. 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.

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 District of Columbia Residents: You may contact the Attorney General for the District of Columbia by calling (202) 727-3400 or by visiting the website at www.oag.dc.gov.

Special Information for Maryland Residents: The Office of the Attorney General for Maryland has created an Identity Theft Unit that can provide you with advice on how to protect yourself from identity theft. You may contact the Identity Theft Unit by calling (410) 576-6491 or by sending an e-mail to idtheft@oag.state.md.us. You can learn more about identify theft prevention by visiting the Attorney General's website at www.marylandattorneygeneral.gov/Pages/IdentityTheft.

Special Information for Oregon Residents: You are encouraged to report suspected incidents of fraud to the Office of the Attorney General by calling 503-378-6002. You may also report identify theft incidents to your local law enforcement or by contact the Federal Trade Commission by any of the means provided in this notice.

Special Information for California Residents: Even if you do not find any signs of fraud on your reports, the California Office of Privacy Protection recommends that you check your credit reports every three months for the next year. The law allows you to order a free credit report from each agency every 12 months. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month period to keep an eye on the accuracy and completeness of the information in your reports. Just call one of the numbers above to order your report and keep the "fraud alert" in place. For more information on identity theft, we suggest that you visit their website at www.privacy.ca.gov.

Special Information for North Carolina Residents: North Carolina residents may also wish to review information provided by the North Carolina Attorney General office on how to avoid identity theft at: <http://www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself.aspx> or by calling 1-919-716-6000.

Special Information for Rhode Island 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. Rhode Island residents may also wish to review information provided by the Rhode Island Attorney General office on how to avoid identity theft at: <http://www.riag.ri.gov/homeboxes/Consumer.php> or by calling 401-274-4400.

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. We deeply regret and apologize for any inconvenience this may have caused.

If you have any questions, please contact our Customer Service Department at 855-683-3095 or via fax at 866-621-1036. Our hours of operation are Monday through Thursday from 7 a.m. to 7 p.m. (CT) and Friday from 7 a.m. to 5 p.m. (CT). You may also visit our website at www.championmortgage.com for more information and answers to frequently asked questions.

Sincerely,

Champion Mortgage
Customer Support

Legal Disclosure

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Champion Mortgage is licensed by the New York City Department of Consumer Affairs License Number: 1424140, 1468024, 2021843, 2045153, 2095442. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.** If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department. We utilize third-party providers and remain responsible for all actions taken by these providers.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call 888-877-4894 or visit <http://dfr.oregon.gov>.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Champion Mortgage is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Champion Mortgage is also licensed by the North Carolina Department of Insurance, Permit Numbers: 105369 (8950 Cypress Waters Blvd., Dallas, TX 75019), 112715 (4000 Horizon Way, Irving, TX 75063), 111828 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 112954 (110 Triple Creek Drive, Ste. 10, Longview, TX 75601), 113359 (1600 East St. Andrew Place, Ste. 100, Santa Ana, CA 92705), 113470 (2780 Lake Vista Drive, Lewisville, TX 75067), 113471 (800 State Highway 121 Bypass, Lewisville, TX 75067) and 114117 (750 State Highway 121 Bypass, Suite 101, Lewisville, TX 75067). **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Washington Residents: Nationstar Mortgage LLC d/b/a Champion Mortgage is licensed in Washington, Debt Collection Agency License Numbers: 602110305-001-0001 (8950 Cypress Waters Blvd, Dallas, TX 75019) 602110305-001-0018 (4000 Horizon Way, Irving, TX 75063), 602110305-001-0019 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 602110305-001-0023 (2780 Lake Vista Drive, Lewisville, TX 75067), 602110305-001-0024 (800 State Highway 121 Bypass, Lewisville, TX 75067), 602110305-001-0021 (110 Triple Creek Drive, Suite 10, Longview, TX 75601), 602110305-001-0022 (1600 East St. Andrew Place, Suite 100, Santa Ana, CA 92705). If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department.