

20197



C/O IDX
P.O. Box 1907
Suwanee, GA 30024

<<First Name>> <<Last Name>>
<<Address 1>> <<Address 2>>
<<City>>, <<State>> <<Zip>>

September 1, 2021

Notice of Data Security Incident

To <<First Name>> <<Last Name>>,

We are writing to inform you about a data security incident that may have affected your personal information.

Who is MFA?

MFA Financial, Inc. ("MFA" or "we") is a real estate investment trust. MFA, through its subsidiaries (including its various MFRA Trusts), is primarily engaged in the business of investing in residential mortgage assets, including residential whole loans and residential mortgage-backed securities. In connection with our and our MFRA Trust subsidiaries' investment in residential whole loans, we may have information pertaining to the borrowers on certain mortgage loans.

What happened?

On March 10, 2021, MFA suffered a cybersecurity incident in its legacy environment. Upon discovery, we took immediate steps to contain the threat and engaged a third-party forensics firm to investigate the incident and assist with remediation efforts. We also notified federal law enforcement authorities of the incident.

What information may have been involved?

As a result of our ongoing investigation, on August 2, 2021, we were able to determine that your personal information may have been involved. The personal information may have included: name, address, date of birth, Social Security number, and driver's license number.

What we are doing.

MFA takes the security of personal information very seriously. As soon as we discovered the incident, we promptly launched a forensic investigation, contacted law enforcement, and took steps to remediate the

incident. In response to this incident, we have enhanced our security and monitoring and taken other measures to minimize the risk of a similar incident in the future.

We have arranged to offer you credit monitoring, identity theft protection, and Dark Web monitoring services for a period of two years, at no cost to you, through IDX. You have until December 1, 2021 to activate these services, and instructions on how to activate these services are included in the attached Reference Guide.

What you can do.

In addition to signing up for your complimentary credit monitoring, the enclosed Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to carefully review credit reports and account statements to ensure that all of your account activity is valid. Any questionable charges should be promptly reported to the company with which the account is maintained.

For more information

If you have any questions about this matter or would like additional information, please refer to the enclosed Reference Guide, visit <https://app.idx.us/account-creation/protect>, or call toll-free 833-664-1799. The call center is open from 9:00 AM to 9:00 PM Eastern time, Monday through Friday, except holidays.

We regret that this incident occurred and apologize for any inconvenience this incident may have caused you.

Sincerely,

Harold E. Schwartz
Senior Vice President & Secretary

Reference Guide

Review Your Account Statements

As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained.

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

How to Enroll in IDX Credit Monitoring Protection

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service for two years provided by IDX.

To enroll in this service, please call 833-664-1799 or visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using Enrollment Code: [ENROLLMENT CODE]

The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission

If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidents of identity theft or

fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

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

Place a Fraud Alert on Your Credit File

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

Equifax	P.O. Box 105069 Atlanta, Georgia 30348	888-766-0008	www.equifax.com
Experian	P.O. Box 9554 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 2000 Chester, PA 19016	800-680-7289	www.transunion.com

Security Freezes

You have the right to request a credit freeze from a consumer reporting agency, free of charge, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a security freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a security freeze may delay your ability to obtain credit.

Unlike a fraud alert, you must separately place a security freeze on your credit file at each credit bureau. To place a security freeze on your credit report you must contact the credit reporting agency by phone, mail, or secure electronic means and provide proper identification of your identity. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse, this information must be provided for him/her as well): (1) full name, with middle

initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue.

Below, please find relevant contact information for the three consumer reporting agencies:

Equifax Security Freeze	P.O. Box 105788 Atlanta, GA 30348	800-685-1111	www.equifax.com
Experian Security Freeze	P.O. Box 9554 Allen, TX 75013	888-397-3742	www.experian.com
TransUnion	P.O. Box 160 Woodlyn, PA 19094	888-909-8872	www.transunion.com

Once you have submitted your request, the credit reporting agency must place the security freeze no later than 1 business day after receiving a request by phone or secure electronic means, and no later than 3 business days after receiving a request by mail. No later than five business days after placing the security freeze, the credit reporting agency will send you confirmation and information on how you can remove the freeze in the future.

For Residents of Massachusetts

You have the right to obtain a police report with respect 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.