

June 19, 2024

**Via FedEx**

[NAME]

Re: Notice of Data Security Incident

Dear [NAME]:

Spring EQ, LLC (“Spring EQ”) recently experienced a data security incident that may have impacted your personal information. Spring EQ is a home equity lender that may have been given your information in connection with applications for loan products. We take the privacy and security of your information seriously, and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

1. What happened and what information was involved?

On June 5, 2024, Spring EQ LLC noticed unusual activity occurring in an employee’s company email account. Immediately after discovering the suspicious activity, the user account identified by Spring EQ had their password reset and an investigation was begun. We also engaged independent computer forensic experts to assist us with our investigation. The forensic investigation determined that unauthorized individuals had accessed forty-three (43) email messages within the affected account. It appears to have included some of your information regarding your loan application, including your name, subject property address, loan application number, and intended loan amount and interest rate.

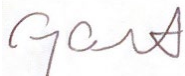
2. What we are doing and what you can do?

At this time, there is no evidence that your information was misused by the unauthorized individuals. That said, it is always a good idea to review your credit report to identify any suspicious activity. We want to assure you that Spring EQ has taken steps to prevent this kind of event from happening in the future.

3. For more information

If you have any questions or concerns, please call me at 215-302-3831. Your trust is our top priority, and we deeply regret any inconvenience or concern that this matter may cause you.

Sincerely,



Phil Italiano  
General Counsel  
Spring EQ, LLC  
(215) 302-3831  
pitaliano@springeq.com

## U.S. State Notification Requirements

**For residents of Hawaii, Michigan, Missouri, New Mexico, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of Colorado, Illinois, Iowa, Maryland, Missouri, New Mexico, North Carolina, Oregon, Washington, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

**Equifax**

P.O. Box 105139  
Atlanta, GA 30374  
1-800-685-1111

[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742

[www.experian.com](http://www.experian.com)

**TransUnion**

P.O. Box 6790  
Fullerton, CA 92834  
1-800-916-8800

[www.transunion.com](http://www.transunion.com)

You may also obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa and Oregon:**

State law advises you to report any suspected identity theft to law enforcement, your Attorney General, or the Federal Trade Commission.

**For residents of Colorado, Illinois, Maryland, North Carolina, and Rhode Island:**

You can obtain information from the Maryland, North Carolina, and Rhode Island Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**Maryland Attorney General**

Consumer Protection Div.  
200 St. Paul Place  
Baltimore, MD 21202  
1-888-743-0023

[www.oag.state.md.us](http://www.oag.state.md.us)

**North Carolina Attorney**

**General**  
Consumer Protection Div.  
9001 Mail Service Center  
Raleigh, NC 27699-9001  
1-877-566-7226

[www.ncdoj.com](http://www.ncdoj.com)

**Rhode Island Attorney**

**General**  
Consumer Protection Div.  
150 South Main Street  
Providence, RI 02903  
(401) 274-4400

[www.riag.ri.gov](http://www.riag.ri.gov)

**Federal Trade Commission**

Consumer Response Center  
600 Pennsylvania Avenue,  
NW  
Washington, DC 20580

1-877-IDTHEFT (438-4338)  
[www.identityTheft.gov](http://www.identityTheft.gov)

**For residents of Massachusetts:**

It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.

**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. 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. The contact information for all three credit bureaus is below.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. 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)



1 West Elm Street  
Suite 450  
Conshohocken, PA 19428

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. More information is available at the following consumer reporting agencies:

**Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348  
[www.equifax.com](http://www.equifax.com)

**Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013  
<http://www.experian.com/freeze>

**TransUnion (FVAD)**

P.O. Box 2000  
Chester, PA 19022  
[www.transunion.com](http://www.transunion.com)

More information can also be obtained by contacting the Federal Trade Commission listed above.