

Additional

21909

LERETA
Return to IDX
P.O Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-599-2438
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<FirstName> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

August 27, 2021

Re: Notice of Data Incident

Dear <<FirstName> <<LastName>>:

LERETA, LLC ("LERETA") is a vendor that provides real estate and flood zone determination services to certain banks, mortgage servicers, and other financial institutions, including Mr. Cooper. LERETA is writing, on behalf of Mr. Cooper, to notify you of a recent event at LERETA that may have affected the privacy of some of your personal information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

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.

You have the right to place a security freeze on your credit report. A security freeze prohibits a consumer 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.

To place a security freeze on your credit report, you must contact each of the three major consumer reporting agencies:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
www.equifax.com

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

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

In order to request a security freeze, you will need to provide the following information:

1. Your full name and any suffixes;
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five (5) years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (e.g. state driver's license or ID card, military identification, etc.); and
7. 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 consumer reporting agencies then 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 lift the security freeze in order to grant a specific entity or individual access to your credit report, you must call or send a written request to the consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The consumer reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or individuals, or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three (3) consumer reporting agencies by mail and include proper identification (name, address, and Social Security number) and the PIN or password provided to you when you placed the security freeze. The consumer reporting agencies have three (3) business days after receiving your request to remove the security freeze. You cannot be charged a fee by the consumer reporting agencies to place, lift, or remove a security freeze.

In order to determine whether any unauthorized credit was obtained with your information, you may obtain a copy of your credit report at www.annualcreditreport.com or by calling (877) 322-8228. You may also request information on how to place a fraud alert by contacting any of the above consumer reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center
600 Pennsylvania Ave., NW
Washington D.C. 20590
www.ftc.gov/bcp/edu/microsites/idtheft
877-IDTHEFT (438-4338)

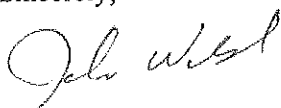
In addition, as an added precaution, LERETA is offering you complimentary identity theft protection services through IDX, the data incident and recovery services expert. These services include 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you to resolve issues if your identity is compromised.

LERETA encourages you to contact IDX with any questions and to enroll in the complimentary identity theft protection services available to you by calling 1-833-599-2438 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. Representatives are available Monday through Friday from 6:00 AM – 6:00 PM Pacific Time. Please note that the deadline to enroll is November 27, 2021.

At this time, LERETA is not aware of any misuse of potentially impacted information. However, LERETA encourages you to take full advantage of this service offering. IDX representatives are fully versed on the incident and can answer questions or concerns you may have regarding protection of your personal information. You will need to reference the enrollment code at the top of this letter when enrolling so please do not discard this letter.

Please call 1-833-599-2438 or go to <https://app.idx.us/account-creation/protect> for assistance or for any additional questions you may have.

Sincerely,



John Walsh
Chief Executive Officer
LERETA, LLC