

[BORROWER NAME]
[BORROWER STREET ADDRESS]
[BORROWER CITY, ST ZIP]

September 24, 2021

Dear Borrower,

We are writing to inform you of a security incident involving a document storage system maintained by a third-party vendor of Freedom Mortgage Corporation ("Freedom Mortgage"). The vendor's system is used to process invoices and supporting documentation.

On September 21, 2021, Freedom Mortgage became aware that documentation containing borrower personal information may have been accessible to unauthorized persons. While we have no evidence that your information was in fact used by unauthorized persons, we are writing to you as a precautionary measure. Under state law, you have the right to request a police report.

Freedom Mortgage is not aware of any of any attempts by unauthorized persons to gain access to your mortgage loan account. However, we must inform you that the following personal information was included in the documentation that was compromised:

- Social Security Number
- Loan Account Number

As a result, you may want to contact your financial institutions to seek additional protections for your account(s) with them.

For more information on identity theft, please visit the websites of the following state/federal agencies:

Federal Trade Commission:¹ www.ftc.gov/bcp/edu/microsites/idtheft/

Please take appropriate steps to prevent potential harm. We recommend that you closely monitor your financial accounts and promptly contact your financial institution if you see any unauthorized activity. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities.

You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form (available online) and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Or, you can elect to purchase a copy of your credit report by contacting one

¹ You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit <http://www.ftc.gov/idtheft> or call 1-877-ID-THEFT (877-438-4338). A copy of Taking Charge: What to Do if Your Identity is Stolen, a comprehensive guide from the FTC to help you guard against and deal with identity theft, can be found on the FTC's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm>.



P.O. Box 50485, Indianapolis, IN 46250-0401

of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is provided below:

Equifax²
P.O. Box 740256
Atlanta, GA 30374
800-766-0008
www.equifax.com

Experian³
P.O. Box 4500
Allen, TX 75013
888-397-3742
www.experian.com

TransUnion LLC
P.O. Box 2000
Chester, PA 19016
800-680-7289
www.transunion.com

When you receive your credit reports, look them over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

To protect yourself from the possibility of identity theft, you may want to consider placing a fraud alert on your credit files. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. Another option to consider is placing a security freeze with the credit reporting agencies. A security freeze prevents unauthorized access to your credit report. However, a security freeze may also limit your ability to open new accounts yourself, until you authorize access for specific creditor(s). You may place a security freeze on your credit report at no charge. You may call any one of the three credit reporting agencies at a number above. They can assist you in placing automatic fraud alerts and/or security freezes with all of the agencies.

As an additional safeguard, we will provide you with 18 months of free credit protection services from LifeLock. This service helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. If you wish to take advantage of this offer, please contact Muneer Alam, Sr. Director at Freedom Mortgage. Mr. Alam can be reached at 317-537-3080 or by email: muneer.alam@freedommortgage.com.

Maintaining the integrity of our customers' confidential information is extremely important to us. We sincerely apologize for any inconvenience you may have experienced.

Sincerely,

Freedom Mortgage Corporation

² You may request an Equifax fraud alert online by visiting its Fraud Alert Website at <https://www.alerts.equifax.com/AutoFraudOnline/jsp/fraudAlert.jsp>

³ You may request an Experian fraud alert by visiting its Credit Fraud Center at <https://www.experian.com/corporate/personal-services-contacts.html>