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Roquemore



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STEVEN J LADEIRA
7 DUVAL ST
REHOBOTH, MA 02769

**IMPORTANT INFORMATION PLEASE
REVIEW CAREFULLY**

October 29, 2021

Dear Steven J Ladeira:

The privacy and security of your personal information is of the utmost importance to Consolidated Asset Recovery Systems, Inc. We are writing with important information regarding a recent data security incident that may have involved some of your information. We want to provide you with information about the incident and let you know that we continue to take significant measures to protect your information.

We recently discovered an unauthorized individual may have obtained access to a limited amount of personal information on or about October 9, 2020. Upon learning of this issue, we commenced a prompt and thorough investigation. As part of our investigation, we have worked very closely with external cybersecurity professionals. After an extensive forensic investigation and manual document review, we notified our clients on September 27, 2021 and finalized the population of individuals impacted by this incident on October 8, 2021, concluding that a limited amount of your personal information was removed, specifically your full name and driver's license / state ID number.

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. This letter provides precautionary measures you can take to protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of your personal information.

If you have any further questions regarding this incident, please contact Kathy Thornton at 919-758-7584 or Kathy.Thornton@primeritus.com from Monday through Friday, 10:00 a.m. to 3:00 p.m. Eastern.

Sincerely,

Consolidated Asset Recovery Systems, Inc.

- OTHER IMPORTANT INFORMATION -

1. Placing a Fraud Alert on Your Credit File.

You may place an initial one (1) year "Fraud Alert" on your credit files, at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105788
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013

<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion LLC

P.O. Box 6790
Fullerton, PA 92834-6790

<https://www.transunion.com/fraud-alerts>
(800) 680-7289

2. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a "Security Freeze" be placed on your credit file, at no charge. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016

<http://www.transunion.com/securityfreeze>
(888) 909-8872

In order to place the security freeze, you'll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

3. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

4. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

Massachusetts Residents: Under Massachusetts law, you have the right to obtain a police report 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.

