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<Mail ID>>
<Name 1>>
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<Address 1>>
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<<Date>>>

Dear << Name 1>>:

Metropolitan Realty Group ("MRG") is writing to inform you of an incident that may affect the security of some of your personal information. This notice provides information and resources available to you to help protect your information, should you feel it necessary to do so. Please know that we take this incident, and the confidentiality and security of the information in our care, seriously, and have been working diligently to respond. Our investigation determined that the information potentially affected includes your <<Data Elements>>, and name.

Upon learning of this incident, MRG moved quickly to investigate this event and worked diligently to confirm whether and what information may be affected. MRG also notified law enforcement. In addition, MRG is reviewing and enhancing its existing policies and procedures and taking steps to enhance its security posture going forward. MRG is also notifying appropriate regulatory authorities as required.

Additionally, as an added precaution, MRG is offering you access to complimentary credit monitoring and identity protection services for twenty-four (24) months through Equifax. These services include fraud consultation and identity theft restoration services. If you wish to activate the credit monitoring and identity protection services, you may follow the instructions included in the Steps You Can Take to Help Protect Personal Information. We encourage you to enroll in the offered services, as we are unable to do so on your behalf. Please also review the information contained in the attached Steps You Can Take to Help Protect Personal Information. There you will also find more information on ways to better protect against potential misuse of personal information.

We understand that you may have questions about this incident that are not addressed in this letter. If you have additional questions, please call our call center at 855-675-3104, between 9:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday, excluding major holidays.

Sincerely, Metropolitan Realty Group

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#### STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

# **Enroll in Credit Monitoring and Identity Restoration Services**



Enter your Activation Code: <<Activation Code>>
Enrollment Deadline: <<Enrollment Deadline>>

# Equifax Credit Watch™ Gold

\*Note: You must be over age 18 with a credit file to take advantage of the product

# **Key Features**

· Credit monitoring with email notifications of key changes to your Equifax credit report

Daily access to your Equifax credit report

 WebScan notifications<sup>1</sup> when your personal information, such as Social Security Number, credit/debit card or bank account numbers are found on fraudulent Internet trading sites

Automatic fraud alerts<sup>2</sup>, which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock<sup>3</sup>

Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf

Up to \$1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft<sup>4</sup>

## **Enrollment Instructions**

#### Go to www.equifax.com/activate

Enter your unique Activation Code of << Activation Code>> then click "Submit" and follow these 4 steps:

1. Register:

Complete the form with your contact information and click "Continue".

If you already have a myEquifax account, click the 'Sign in here' link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4

2. Create Account:

Enter your email address, create a password, and accept the terms of use.

3. Verify Identity:

To enroll in your product, we will ask you to complete our identity verification process.

4. Checkout:

Upon successful verification of your identity, you will see the Checkout Page.

Click 'Sign Me Up' to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.

Click "View My Product" to access the product features.

## **Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft, to review your account statements, and to monitor your credit reports for suspicious activities. If you see any suspicious charges on your credit card statements, we encourage you to promptly report the suspicious charges to the issuer of your credit card. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport. com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

You have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

- 1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
- 2. Social Security number;
- 3. Date of birth;
- 4. Addresses for the prior two to five 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 (state driver's license or ID card, etc.); and
- 7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/ credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/ credit-help
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

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 can further educate yourself regarding identity theft, fraud alerts, security freezes, and the steps you can take to protect yourself, by contacting the consumer reporting agencies, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580, <a href="https://www.identitytheft.gov">www.identitytheft.gov</a>, 1-877-ID-THEFT (1-877-438-4338). The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.