


**focusIT**

14362 N Frank Lloyd Wright Blvd  
Suite #1000  
Scottsdale AZ 85260

September 27, 2022

XXXXXXXXXX XXXXX  
XXX XXXXXX Xx  
Xxxx XXXXXXXXXXXX XX XXXXX

**Re: NOTICE OF DATA BREACH**

Dear XXXXXXXXXXXX XXXXX:

We write to inform you of a recent incident that may have involved personal information about you.

**WHAT INFORMATION WAS INVOLVED?** Personal information of applicants or account holders of XXXXX XXXXXXXXXXXX for whom focusIT, Inc., a third-party vendor, facilitates Residential Mortgage application processing, including your name, address, and Social Security number.

**WHAT WE ARE DOING.** Please know that protecting your personal information is something that we take very seriously. We apologize for both this unfortunate incident and any inconvenience it may cause you. We are providing notice and offering free credit monitoring services to certain individuals based on the personal information that was potentially exposed. If you believe your personal information was affected, please contact us so that we may pursue our investigation to the fullest extent of the law.

**WHAT YOU CAN DO.** The Federal Trade Commission (FTC) recommends that you remain vigilant by checking your credit reports periodically. Checking your credit reports can help you spot problems and address them quickly. You can also order free copies of your annual reports through [www.annualcreditreport.com](http://www.annualcreditreport.com). You should monitor your financial accounts for any suspicious activity. For more information about steps you can take to reduce the likelihood of identity theft or fraud, call 1-877-ID-THEFT (877-438-4338), visit the FTC's website at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>, or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. However, if you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, your state's attorney general, or the FTC. In addition, the National Cyber Security Alliance offers tips to protect yourself online at: <https://staysafeonline.org/resources/online-safety-privacy-basics/>.

We have arranged for you to receive free credit monitoring services to help you protect your identity and credit information. (See enclosed instructions.) If you choose to enroll, you will receive communications detailing any key changes to your credit reports. Your coverage will last for 24 months from the date of enrollment.

**OTHER IMPORTANT INFORMATION.** You have the right to obtain a police report.

**Contact Information for Consumer Reporting Agencies and Information on Credit Report Fraud Alerts**

You may also choose to place a fraud alert on your credit file, which is free of charge to you and can be done with any *one* of the companies listed below (i.e., if you place a fraud alert with one company, they will automatically notify the others). A fraud alert tells creditors to contact you *before* they open any new accounts or change your existing accounts.

	<b>Experian</b>	<b>Equifax</b>	<b>TransUnion</b>
<b>Phone</b>	1-888-397-3742	1-800-525-6285 or 1-888-766-0008	1-800-680-7289
<b>Address</b>	Experian Fraud Division P.O. Box 9554 Allen, TX 75013	Equifax Consumer Fraud Division PO Box 105069 Atlanta, GA 30348	TransUnion LLC P.O. Box 2000 Chester, PA 19016
<b>Online Fraud Alert Form</b>	<a href="https://www.experian.com/fraud/center.html">https://www.experian.com/fraud/center.html</a>	<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://fraud.transunion.com/fraudAlert/landingPage.jsp">https://fraud.transunion.com/fraudAlert/landingPage.jsp</a>

**Information on Security Freezes**

In addition to a fraud alert, you may place a security freeze on your credit file. A security freeze will block a credit bureau from releasing information from your credit report without your prior written authorization. Please be aware that it may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services. There is no charge to place, temporarily lift or remove a freeze.

To place a security freeze on your credit report, you may send a written request to **each** of the major consumer reporting agencies by mail or place a security freeze online by visiting **each** consumer reporting agency online.

	<b>Experian</b>	<b>Equifax</b>	<b>TransUnion</b>
<b>Address</b>	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	TransUnion LLC P.O. Box 160 Woodlyn, PA 19094
<b>Online Security Freeze Form</b>	<a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	<a href="https://www.equifax.com/personal/credit-report-services">https://www.equifax.com/personal/credit-report-services</a>	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>

**FOR MORE INFORMATION.** If you have any questions, please feel free to call **1-888-572-6971**. We sincerely regret that this incident occurred.

Sincerely,

*focusIT Security Team*



XXXXXXXXXX XXXXX  
Enter your Activation Code: #####  
Enrollment Deadline: **December 31, 2022**

## 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](http://www.equifax.com/activate)

Enter your unique Activation Code of ##### 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.

<sup>1</sup>WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded. <sup>2</sup>The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC. <sup>3</sup>Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com) <sup>4</sup>The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.