

The Money Source Inc.
3138 East Elwood Street
Phoenix, Arizona 85034
NMLS #6289



OFFICE OF THE CHIEF LEGAL OFFICER

November 18, 2022

VIA FIRST-CLASS MAIL AND EMAIL:



Re: Notice to Borrowers regarding Data / Breach Incident
Loan Number: [REDACTED]

Dear [REDACTED],

As your mortgage loan servicer, The Money Source Inc. ("TMS") is required to maintain certain personal information about you, in order to carry out the servicing of your mortgage loan. We are providing this letter to notify you that a breach of security regarding your personal information occurred at a law firm utilized by TMS. On October 18, 2022, TMS became aware of the incident that occurred on or about August 24, 2022 and September 6, 2022.

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.

Massachusetts law and federal law also allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit 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.

If you are concerned about identity theft or data breaches, a credit reporting agency cannot charge you to place, lift, or permanently remove a security freeze.

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

- Equifax
Telephone: (888) 298-0045
Online: www.equifax.com
- Experian
Telephone: (888) 397-3742
Online: www.experian.com

- TransUnion
Telephone: (888) 909-8872
Online: www.transunion.com

In order to request a security freeze, please call or visit the websites listed above for each credit reporting agency and follow the instructions provided.

The credit reporting agencies have one (1) business day to place a security freeze on your credit report, if the request is submitted online or by telephone, or three (3) business days after receiving your request if submitted by mail. 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.

Should you have any further questions or require additional information, including information regarding the data breach and the personal information that TMS maintains about you, and steps for enrollment in free credit monitoring services, please contact any or all of my assistants, Kara Schoenig, at kara.schoenig@themoneysource.com, or Megan Humphreys, at megan.humphreys@themoneysource.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Frank Giglio".

Frank Giglio, Esq.
Chief Legal Officer