



December 20, 2022

Name
Street
City, State Zip

Dear Name,

At Northpoint Mortgage we take the security of your information seriously and want to let you know about an isolated incident related to your personal financial information. The purpose of this letter is to provide you with details, explain the services we are offering to you to monitor your financial information going forward, and to let you know that we continue to take significant measures to protect your information.

On or about November 21, 2022, a licensed Mortgage Loan Originator with whom you were, or had previously, conducted business, accessed your data and caused it to be exported to another lender where the Loan Originator intended to take up employment. Upon learning of the incident, Northpoint promptly commenced an internal investigation and was able to determine that the incident impacted your loan application information. That loan application information may include information such as your name, address, date of birth, social security number, as well as employment history, asset lists, and credit bureau data. Although this information was removed from Northpoint's systems, we do not believe this information has been further compromised. The now former employee and company the data was shared with are cooperating to destroy the data permanently and irrevocably. At this time, we do not have any indication that your information has been further compromised.

To protect you from any potential misuse of your information moving forward, we would like to offer you a complementary 24-month membership with Experian credit monitoring. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by: 03/31/2023** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your **activation code**:

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at 877.890.9332 by 03/31/2022. Be prepared to provide **engagement number** as proof of eligibility for the identity restoration services by Experian.



ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877.890.9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Even though we have no indication that your personal information has been used to commit fraud or otherwise further compromised, we would also like to provide you with other precautionary measures you can take to protect your personal information, including placing a fraud alert and or security freeze on your credit files and obtaining a free credit report. In addition, you should always remain vigilant in reviewing all your financial account statements for fraudulent or irregular activity.

Please be assured that we continually review our security policies and procedures with all our employees. We truly apologize for any inconvenience or worry this issue may cause you. We have addressed it with all the parties involved and reiterated the requirements and importance of handling and safeguarding customer information as well as following established policy.

We sincerely regret that this situation occurred. If you have any further questions or concerns regarding this incident or the attached information on how to protect your personal information, please reach out directly to our Compliance & Risk Officer, Robert Mildish at 207-558-1880 x130.

* Offline members will be eligible to call for additional reports quarterly after enrolling

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Important Information for Massachusetts Residents

Massachusetts law allows you to place a security freeze on your credit report. This prohibits a credit reporting agency from releasing any information about your credit report without your written authorization. **However, placing a security freeze also may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. You can place a security freeze on your credit report free of charge.** If you are the victim of identity theft, you have the right to file a police report and obtain a copy.

Please contact the National Credit Bureaus for any specific requirements or instructions to place, lift or remove a credit freeze. Each credit bureau has specific requirements for placing, lifting, or removing a freeze.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
myequifax.com

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
experian.com

Transunion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800
transunion.com

Free Annual Credit Report

You may receive a free annual credit report at www.annualcreditreport.com, by calling 877-322-8228 or in the mail by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Placing a Fraud Alert on Your Credit File

Whether or not you choose to use the complimentary 24-month credit monitoring services, you may still choose to place an initial one-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. For instructions on how to place a fraud alert, call, write or visit the websites of all three major credit reporting agencies.

