

January 27, 2023

RE: DESCRIPTION OF INCIDENT

Account Number:

Property Address:

Dear Borrower:

We value your business and respect the privacy of your information, which is why we are writing to let you know about an incident that involved some of your personal information.

On January 16, 2023, we learned that some of the mortgage disclosures pertaining to the account had been delivered to another address in error. Further research revealed that your mailing address had been wrongly updated on September 27, 2022. Since this update, the following documents were delivered to the wrong mailing address:

Monthly statements-the statements included Personally Identifiable Information such as borrower name, address, loan number, and payment amount due

payment reminders- these letters included Personally Identifiable Information borrower name, address, loan number, and payment amount due

privacy notices-this notice included the account number

escrow analysis letter- this letter included Personally Identifiable Information such as borrower name, address, loan number, and escrow information such as balance and changes to taxes and escrow payments due.

1098- This form included Personally Identifiable Information such as borrower name, address, account number, last four digits of the borrower's social security number, and mortgage tax information for 2022.

Please note, that your loan account was not breached. We have already taken corrected measures and have no reason to believe your information was or will be used inappropriately. Your mailing address has been corrected, and any missed letters will be re-sent to you. To further secure the account, we will be mailing you a letter to set up a pin-code protection, should you wish to do so. We sincerely apologize for this error.

Although your account was not breached, as a courtesy gesture, we are offering you free credit monitoring in the Assurant ID Fraud Solution Triple Bureau Credit Monitoring program for one year as a precautionary measure. This program helps detect possible misuse of your personal information

by alerting you of any changes to your credit files. It will monitor your credit daily and will immediately alert you via email to log onto the secure member site to review the details of any monitoring activity received, such as: new inquiries, new accounts opened, address changes, improved accounts, delinquent accounts, and accounts impacted by bankruptcy. The Assurant ID Fraud Solutions Triple Bureau Credit Monitoring program also provides you access to your triple credit reports and score, up to \$25,000 in reimbursement for expenses related to recovery from a fraud or an identity theft event and up to \$500 in emergency cash in the event your wallet is lost or stolen while traveling 100 miles or more from home.

Your pre-established membership number to access this complimentary membership is: 2034510284

Your complimentary membership within the Assurant ID Fraud Solutions Triple Bureau Credit Monitoring program will remain available to you from January 27, 2023 to January 24, 2024 and can be activated at any time between these dates by logging onto www.assurantcreditmonitoring.com.

To register for your complimentary membership and to establish your daily credit monitoring benefit, please access your easy-to-navigate, exclusive member site at www.assurantcreditmonitoring.com. Once you visit the site, click on the Register button and you will be prompted to provide your enclosed member number in order to establish a permanent password and to set up your account. Once registered, the site will automatically prompt you through the step to authenticate your identity, which provides for the establishment of your daily credit monitoring benefit. The ability to manage your account online and to immediately and securely access your credit monitoring benefit is available to you 24 hours a day, 7 days a week.

If you have any questions about this complimentary membership, please contact Assurant's Customer Service Center at 1.800.309.9823, Monday through Friday, 8 a.m. to 8 p.m., EST.

In addition to the credit monitoring package we are providing you, there are a couple of other protection measures you may want to generally consider to safeguard your private information.

We encourage you to remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, you should notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission.

We recommend you frequently monitor your credit report to detect any suspicious inquiries or unauthorized activity. You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. or you can elect to

purchase a copy of your credit report by contacting one of the three national credit reporting agencies. You may also wish to request the credit bureaus to place an Initial Security Alert on your credit report.

Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report, placing a fraud alert or making general inquiries is provided below:

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834
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We understand how frustrating this experience may be for you. We apologize for any inconvenience you may experience as a result of this situation. Should you have any questions regarding this incident, please contact us directly at (855)-703-3662 between the hours of 8:00 a.m. to 9:00 p.m. ET Monday through Friday.

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Sincerely,

Escalation Relationship Management
PHH Mortgage Services