

June 1, 2023

Dear _____ :

We are writing to you regarding the incident that impacted your loan documents. As Dalton and Finegold may have previewed for you, the package containing your loan documentation arrived at First Republic's corporate offices missing some of the closing documents. Unfortunately, after its investigation, the courier was not able to locate the missing documents, which included documents containing your name and social security number.

We recognize that it is difficult for you to hear this news. We, too, are extremely disappointed that this incident occurred and we hope you will accept our sincere apology. Since the missing documents contained your name and full social security number, we urge you to pay particular attention to the information below regarding protecting your credit reports.

We believe it is critical to remain vigilant of all activity on all of your accounts by reviewing your statements, reporting suspicious activity and monitoring free credit reports. We would like to pay for 18 months of credit monitoring to help ensure that your personal information is protected against misuse. This offer is in addition to any credit monitoring that may have been provided by Dalton and Finegold. There are a number of providers of credit monitoring services to choose from and once you enroll with one that is to your liking, please send us the payment receipt so that we can reimburse you for the cost.

You should also contact the consumer credit reporting agencies and place a fraud alert or credit freeze on your credit report. The credit reporting agencies will require your name, social security number, contact information and other information pertinent to the compromise of your identity. Once a fraud alert is in your file, you are entitled to order free copies of your credit report at any time. A credit freeze will restrict access to their credit reports, so potential creditors and other third parties will not be able to access their credit reports unless you temporarily (or permanently) lift the freeze. We encourage you to periodically obtain and review your credit report and, even if you do not place a fraud alert on your credit report, you are entitled to a free credit report from annualcreditreport.com.

Credit Reporting Agencies:

Equifax	www.equifax.com/personal/credit-report-services	(800) 525-6285
Experian	www.experian.com/help	(888) 397-3742
TransUnion	www.transunion.com/credit-help	(800) 680-7289

The Federal Trade Commission offers guidance and accepts reports of identity theft at <https://consumer.ftc.gov/features/identity-theft> by telephone at (877) 438-4338, 1-866-653-4261 (TTY).

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You should also consider obtaining an Identity Protection PIN from the IRS to help verify your identity when you file your federal taxes.

You have a right to file and obtain a police report regarding the circumstances surrounding this incident.

Again, we sincerely apologize and thank you for your business. If you have any additional questions or concerns, please do not hesitate to contact me at (617) 478-5159.

Sincerely,

A handwritten signature in blue ink that reads "Gregory S. Tanzer". The signature is written in a cursive style with a large initial 'G'.

Gregory Tanzer
Senior Managing Director