



P.O. Box 989728
West Sacramento, CA 95798-9728

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS1>>
<<ADDRESS2>>
<<CITY>>, <<STATE>> <<ZIP>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

August 31, 2023

NOTICE OF <<DATA BREACH/SECURITY INCIDENT>>

Dear <<FIRST NAME>> <<LAST NAME>>:

Planet Home Lending, LLC (“Planet”) is writing to notify you of a recent incident that may affect the privacy of some of your personal information. Planet takes the protection of your information very seriously. Although we have no evidence of identity theft or fraud related to your information as a result of this incident, this letter provides information about the incident, our response, and steps you may wish to take to protect against misuse of your information.

What Happened? Planet was one of thousands of companies that was attacked by hackers through exploitation of a “zero-day” security vulnerability in the “MOVEit” file transfer platform, which Planet purchased from third party software vendor Progress Software. The attack occurred on May 29, 2023, and Planet discovered it on June 1, 2023, at which time Planet took immediate action to contain the incident and eradicate the threat. Planet also retained an experienced outside forensics firm to conduct a thorough investigation into the cause and impact of the breach, and to determine whether and to what extent any customer data may have been affected. On July 5, 2023, Planet confirmed that copies of loan files containing personally identifiable information of some of its customers were compromised as a result of the incident. Following this confirmation, Planet worked diligently to thoroughly analyze all impacted data in order to determine the specific data elements and parties impacted. This notice has not been delayed as a result of a law enforcement investigation.

What Information Was Involved? The investigation determined that certain information, including your <<Data Elements>> were present in the loan files that were acquired without authorization.

What We Are Doing. We take this incident and the security of information in our care seriously. Upon learning of this incident, we promptly secured our environment, conducted a full forensic investigation to determine the nature and scope of the compromise, and notified law enforcement. We have also installed all patches released by Progress Software, and implemented additional technical safeguards to help prevent against similar incidents in the future.

Although we are unaware of any actual or attempted identity theft or fraud resulting from this incident, we are offering you access to <<12/24>> months of complimentary credit monitoring and identity protection services through IDX, a ZeroFox Company, the data breach and recovery services expert. Details of this offer and instructions on how to enroll in the services may be found in the attached *Steps You Can Take to Protect Personal Information*. If you would like to enroll in these services, you will need to follow the attached instructions, as we are unable to enroll you automatically.

Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450
NMLS ID #17022

What You Can Do. Please review the information contained in the attached *Steps You Can Take to Help Protect Your Information*. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements, monitoring free credit reports you are entitled to receive, and immediately reporting any suspicious activity or incidents of suspected identity theft or fraud to your bank or other financial institution(s). You may also activate your access to the IDX identity and credit monitoring services we are making available to you. There is no charge to you for the cost of these services; however, you will need to follow the instructions below to activate your enrollment in this service.

For More Information. If you have questions regarding this incident, you may contact a dedicated assistance line at 1-800-939-4170 between the hours of 9 a.m. and 9 p.m. Eastern Standard Time. You may also write to Planet at 321 Research Parkway, Suite 303, Meriden, CT 06450.

Sincerely,

Planet Home Lending

Planet Home Lending, LLC

Steps You Can Take To Protect Personal Information

Enroll in Monitoring Services

1. Website and Enrollment. Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is December 1, 2023.

2. Credit Monitoring. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will assist you.

3. Telephone. Contact IDX at 1-800-939-4170 for additional information about this event and speak with knowledgeable representatives about the steps you can take to protect your credit identity.

Monitor Your Accounts

Under U.S. law, each consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. We recommend that you periodically obtain a credit report from each nationwide credit reporting agency and request deletion of any information relating to fraudulent transactions. To order a free credit report, visit www.annualcreditreport.com or call toll-free 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free credit report.

You have the right to place an initial or extended “fraud alert” on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a credit file. If a fraud alert is displayed on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. Victims of identity theft are entitled to an extended fraud alert, which is a 7-year fraud alert. If you wish to place a fraud alert, contact any of the three major credit reporting bureaus listed below.

You also have the right to place a free “credit freeze” on your credit report pursuant to 15 U.S.C. § 1681c-1, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your express consent. However, using a credit freeze to control access to the personal and financial information in a credit report may delay, interfere with, or prohibit the timely approval of any request or application made regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze. To request a credit freeze, you may need to provide some or all of the following information, depending on whether the request is made online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number or copy of Social Security card;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency.

Should you wish to place a credit freeze or fraud alert, contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
www.equifax.com/personal/credit-report-services/ 1-888-298-0045 Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069 Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	www.experian.com/help/ 1-888-397-3742 Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013 Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	www.transunion.com/credit-help 1-800-916-8800 TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016 TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

In addition to the options outlined above, you may place an alert with ChexSystems. Chex Systems, Inc. is a consumer reporting agency governed by the Fair Credit Reporting Act (“FCRA”) and other laws. ChexSystems provides account verification services to its financial institution members to aid them in identifying account applicants who may have a history of account mishandling (for example, people whose accounts were overdrawn and then closed by them or their bank). In short, ChexSystems is like the credit reporting agencies (Equifax, Experian, TransUnion) but specific to checking/savings history instead of credit/loan history. ChexSystems offers two protections:

Consumer Report Security Alert. This puts a flag on your consumer file notifying banking institutions that they must take additional steps to confirm the identity of the person initiating the action (much like placing a fraud alert with the credit reporting agencies). You may request a 90-day alert, which is the default, though you may extend it to 7 years if you complete the ChexSystems ID Theft affidavit form (available online), have the affidavit notarized, and send the notarized affidavit to ChexSystems. To set the Consumer Report Security Alert, call (888) 478-6536 or online by visiting www.chexsystems.com.

Consumer Report Security Freeze. This will prohibit ChexSystems from releasing any information in your consumer file without your express authorization, meaning you have to contact ChexSystems and lift the freeze in order for your information to be released (much like placing a freeze with the credit reporting agencies). You should be aware that taking advantage of this right may delay or prevent timely approval from any user of your consumer report that you wish to do business with. The third party will receive a message indicating that you have blocked your information. To set the Consumer Report Security Freeze, call (800) 887-7652 or online by visiting www.chexsystems.com.

Additional Information

You can obtain information from the Federal Trade Commission (“FTC”), the credit reporting bureaus listed above, and your state Attorney General regarding identity theft, fraud alerts, and credit freezes, and the steps you can take to protect personal information. The FTC may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The FTC also encourages those who discover that their information has been misused to file a complaint with the FTC using the FTC’s contact information above. You also have the right to file and obtain a copy of your police report if you experience identity theft or fraud. Please note that in order to file an identity theft report with law enforcement, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to local law enforcement and your state Attorney General.

For District of Columbia residents, you may obtain information about steps to avoid identity theft from the FTC and the Office of the Attorney General for the District of Columbia, which you can contact at: 400 6th Street, NW, Washington, D.C. 20001; 202-727-3400; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov>.

For North Carolina residents, you may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General’s Office at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Oregon residents, the Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-882-8187 or www.planethomelending.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event.