



September 22, 2023

30576

Account Number: [REDACTED]

Property Address: [REDACTED]

### DESCRIPTION OF INCIDENT

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 August 28, 2023, we received a communication from another borrower stating that they had been receiving disclosures regarding the account but had no affiliation. Further review of the file identified that your mailing address had been changed in error on September 19, 2022. Since then, the following letters were delivered to the third party:

- Monthly statements
- Loss mitigation packages and notifications including incomplete package letters and loss mitigation acknowledgement and status letters
- Escrow analysis letters
- Deferment Agreements
- Annual Privacy notice
- 1098 tax form
- Servicemembers Civil Relief Act Notice Disclosure
- Conventional 40 Day Early Intervention Ltr
- Demand letters
- Hazard Renewal letter
- Massachusetts Notice of Default

These documents included personally identifiable information such as your name, the address, the account number, and the loan information such as the loan amount, balances, interest rates, the loan statuses. The 1098 form also included the last four digits of your social security number.

We have already taken corrected measures and have no reason to believe your information was or will be used inappropriately. We sincerely apologize for this error. We will be providing you a pin-code protection letter, separately, should you wish to further secure the account.



C/O PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-888-820-6474 | Fax: 1-856-917-8300

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: [REDACTED]

Your complimentary membership within the [REDACTED]

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](http://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 [REDACTED]

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.



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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](http://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  
NMLS # 2726