

W.J. Bradley Mortgage Capital, LLC 6465 South Greenwood Plaza Blvd. Suite 500 Centennial, Colorado 80111 1-888-952-4968

December 20, 2013

[NAME] [ADDRESS]

Dear Mr. and Mrs.,

The purpose of this letter is to notify you of a breach of some personal information that you disclosed to W.J. Bradley Mortgage Capital, LLC ("WJB") in connection with a loan transaction. While this personal information was taken from WJB's computer systems, we believe that it has been contained, not distributed to the public at large, that WJB has retrieved the information, and that such information was scrubbed from the offending parties' systems.

During late July and early August 2013, one of WJB's former loan officers, Shelly Logemann ("Ms. Logemann"), in concert with another mortgage company, RPM Mortgage, Inc. ("RPM") took files from WJB's computer systems, including some of your personal data while she was still employed with WJB. Specifically, the following items were taken: credit reports, social security numbers, bank account information, tax information and other private information contained in loan applications.

After discovering Ms. Logemann and RPM's breach, WJB obtained a court order requiring the return of all private customer information to WJB, prohibiting the defendants from sending that information to others, and requiring that Ms. Logemann and RPM destroy all copies of the information in their possession. WJB was only recently able to confirm that your personal data was involved in this concerning incident.

WJB has no reason to believe that this information was distributed to the public at large. However, WJB will provide you with a credit bureau service related to fraud alert on your behalf. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. Please contact us if you would like to accept this offer. Credit reports from each will be sent to you free of charge for your review.





Equifax:

P.O. Box 740241 Atlanta, GA 30374 1-800-525-6285

Experian:

P.O. Box 9530 Allen, TX 75013 1-888-397-3742

Trans Union:

P.O. Box 6790 Fullerton, CA 92834 1-800-680-7289

Even if you do not find any suspicious activity on your initial credit reports, the United States Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit reports can help you spot problems and address them quickly. You can find more information relating to the prevention of identity theft as well as preventing misuse of your personal information on the World Wide Web at: http://www.consumer.gov/idtheft/ and www.privacy.ca.gov.

On behalf of WJB, I want to sincerely express our apologies for this disclosure that occurred and to let you know that we have taken immediate steps to prevent such issues in the future.

If you have any questions regarding this matter, please do not hesitate to contact W.J. Bradley Mortgage Capital, LLC's Consumer Affairs Department at 720-590-6221 or email: CSI@WJBRADLEY.com.

Sincerely,

Consumer Affairs