

January 23, 2014

T1 Postal Endorsement Full Name Mailing Address City ST Zip W.J. Bradley Mortgage Capital, LLC 6465 South Greenwood Plaza Blvd. Suite 500 Centennial, Colorado 80111 1-888-952-4968

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Dear Full Name,

The purpose of this letter is to notify you of a breach of some personal information that you disclosed to the Emery Team at 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, that WJB has retrieved the information, and that such information was scrubbed from the offending parties' systems.

During late July and early August 2013, three of WJB's former loan officers and one assistant, Shelly Logemann, Megan Doonan, Josh Lemos, and Gabby Doyon (the "Logemann Group"), in concert with another mortgage company, RPM Mortgage, Inc. ("RPM") took files from WJB's computer systems, including some of your personal data while they were still employed with WJB. Specifically, information relating to your income, marital status, and loan information was removed from WJB's systems and uploaded onto RPM's internal computer systems. At this time, it is unclear whether or not RPM used this information, but WJB has not uncovered evidence that the information was disseminated to the public at large.

After discovering the Logemann Group 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 the defendants 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 will provide you with a identity theft protection service related to fraud alert on your behalf. A fraud alert will notify you that someone may be using your information improperly. Please contact us if you would like to accept this offer.





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 may obtain your credit reports by contacting one of the following credit bureaus:

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

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, or to be signed up for the credit protection service offered above, 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