



Return Mail Processing Center  
P.O. Box 6336  
Portland, OR 97228-6336

<<mail id>>  
<<Name 1>>  
<<Address 1>>  
<<Address 2>>  
<<City>><<State>><<Zip>>

<<Date>>

Re: NOTICE OF DATA BREACH

Dear <<Name 1>>,

I am writing to inform you of a recent data privacy event that occurred at Anchor Loans. This event may impact the security of your personal information. At this time, we are not aware of any actual or attempted misuse of your data. Let me assure you that we are nevertheless taking this incident very seriously. We are notifying you so that you may take all necessary precautions to protect your personal information, should you decide that is necessary.

**What Happened**

On or about November 7, 2016, a security researcher accessed one of our databases that was publicly exposed on the Internet. We reacted swiftly by reconfiguring the database and moving to secure the data. Because the security researcher had access to this database, your personal information may have been exposed.

We have no reason to believe our users’ data was accessed for the purpose of identity theft, but we are nevertheless providing this notice to individuals whose personal information was contained in the exposed data.

**What Information Was Involved**

To date, we have identified the following categories of personal information stored in the affected data: name, address, e-mail address, SSN, ACH routing number, bank account number, bank statement data, birthdate, and birthplace. The great majority of the data in the affected databases related to real estate transactions, not to individual borrowers or contacts.

**What We Are Doing**

We are not aware of any actual or attempted misuse of your data, and we currently have no evidence that any data was accessed by any third party, other than the security researcher who reported the breach to us. We are, however, continuing to investigate this incident and to take all necessary steps to ensure that our data is well secured in the future. We have already removed the database that was improperly accessed from the internet. And we have also contracted with a security consulting firm to identify and rectify any vulnerabilities that may exist in our systems and to ensure we have implemented industry best practice security measures.

Securing your personal information is important to us. As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, up to \$25,000 Identity Theft Insurance Coverage and access to your credit report. You must complete the enrollment process by March 15, 2017. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

## **What You Can Do**

Although we are not aware of any actual or attempted misuse of your data, there are certain steps you may wish to consider.

You may want to check all financial accounts you hold and financial offers you receive. If you suspect there has been unauthorized or suspicious activity on any of your accounts, you should contact the institution holding that account immediately.

You may want to place a fraud alert on your credit files with the three credit reporting bureaus free of charge. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you but also may delay you when you seek to obtain credit. The contact information for each of the three bureaus is as follows:

Equifax Fraud Reporting 1-800-525-6285 P.O. Box 740241 Atlanta, GA 30374-0241 www.alerts.equifax.com	Experian Fraud Reporting 1-888-397-3742 P.O. Box 9554 Allen, TX 75013 www.experian.com	TransUnion Fraud Reporting 1-800-680-7289 P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com
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It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well. You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report. Get a copy of the police report; you may need it to clear up any fraudulent debts.

You may also want to place a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services.

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 www.equifax.com	Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com	Trans Union Security Freeze Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19022-2000 www.transunion.com
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In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior 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, military identification, etc.);
7. If you are a victim of identity theft, include a copy of any of the following three items: police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
8. If you are not a victim of identity theft, include payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

### **Other Important Information**

This notice was not delayed as a result of a law enforcement investigation.

You can obtain further information regarding identity thefts, fraud alerts, security freezes, and the steps you can take to protect yourself by contacting your state Attorney General or the Federal Trade Commission (FTC). If your personal information has been misused, you may file an identity theft complaint with the FTC. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcement personnel for their investigations. The FTC can be reached at: 600 Pennsylvania Avenue, NW, Washington, DC 20580; [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. You should also report known or suspected identity theft to your state Attorney General or local law enforcement. Your state Attorney General may have advice on preventing identity theft. You can also learn more about placing a fraud alert or security freeze on your credit files by contacting the FTC or your state Attorney General. **For North Carolina residents**, the Attorney General can be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6400, [www.ncdoj.gov](http://www.ncdoj.gov).

### **For More Information**

For further information, please call 844-616-6617 anytime between 6:00 a.m. and 6:00 p.m. Pacific Time, Monday through Friday excluding major holidays.

We apologize for any inconvenience or concern this notification may cause.

Sincerely,

A handwritten signature in black ink, appearing to read 'Steve', written in a cursive style.

Steve Pollack, CEO



Activation Code: <<Code>>

About the Equifax Credit Watch™ Gold identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax** credit report
- Wireless alerts and customizable alerts available (available online only)
- Access to your Equifax Credit Report™
- Up to \$25,000 in identity theft insurance with \$0 deductible, at no additional cost to you†
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m. to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance, and help initiate an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality\* (available online only)

**How to Enroll: You can sign up online or over the phone**

To sign up online for **online delivery** go to [www.myservices.equifax.com/gold](http://www.myservices.equifax.com/gold)

1. Welcome Page: Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. Register: Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. Create Account: Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. Verify ID: The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. Order Confirmation: This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up by phone for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Activation Code: You will be asked to enter your enrollment code as provided at the top of this letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age)

\* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC