



M O R T G A G E L E N D I N G

<<MemberFirstName>> <<MemberLastName>> <<NameSuffix>> <<Date>> (Format: Month Day, Year)
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

Important Data Security and Protection Notification

Dear <<MemberFirstName>> <<MemberLastName>>,

We believe in acting quickly to protect our customers' best interests. Thus, we are contacting you to inform you about a recent data security incident at Bank of Manhattan Mortgage Lending. Our investigation is ongoing, but it appears that an employee handled mortgage loan files stored on a removable disk drive in a manner that was contrary to our policies and instructions, and may have resulted in unauthorized disclosure or use of information in those files. These files included a loan that was originated for you at Bank of Manhattan Mortgage Lending, or was owned by Bank of Manhattan Mortgage Lending at one point. The loan files include name, address, loan number, phone numbers, Social Security numbers, birth dates, credit information, tax information, and other financial information. This information is in regards to your loan number ending with <<ClientDef1(Loan Number)>> originated on <<ClientDef2(Origination Date.)>> We conducted a prompt investigation and recovered the original removable disk drive. We have notified law enforcement and appropriate government agencies. We are not aware of any fraudulent or improper use of your information, nor are we aware of any subsequent disclosure of your data. Please be assured that we have taken every step necessary to address the incident to date, and that we will continue to investigate and take any additional steps that may be required. We are committed to fully protecting the information you have entrusted to us.

What we are doing to protect your information:

In addition to completing the investigation, we are offering services and resources to help protect your information and identity.

- **Credit Monitoring and Identity Theft Protection:** We have secured the services of Kroll to provide identity theft protection at no cost to you for 12 months. Your identity theft protection services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, and Identity Theft Consultation and Restoration. A description of these services is included with this letter.
- **Solution Support Call Center:** Call Center professionals are available to you at 1-866-775-4209 to address questions about the data security incident, address specific questions about the services available to you, and answer general questions about identity theft. The Solution Support Center is staffed by licensed investigators from **8 a.m. to 5 p.m., Central Time, Monday through Friday.** Licensed investigators can help identify the nature of any fraud and assist you in completing necessary documents. They will also further advise you about resources, processes, and next steps for any identity recovery work.
- **Insurance:** You can obtain \$1 Million Identity Theft Insurance, at no cost.

Visit krollbreach.idMonitoringService.com and follow the online instructions to take advantage of these services. To sign up, you will need to provide your Membership Number.

Your Membership Number: <<Member ID>>

What you can do to protect your information:

There are additional actions you may take to reduce the chances of identity theft or fraud on your account(s).

- **Remain vigilant:** Pay attention to your credit and financial accounts over the next twelve to twenty-four months, carefully examining all credit card billings and other such statements to verify charges. If anything looks suspicious, promptly report the incident as suspected identity theft.
- **Get more information:** The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.
- **Place a 90-day fraud alert on your credit file.** An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should takes steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

You may also obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

We apologize for this incident and we very much regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter and/or the protections available to you, please call 1-866-775-4209.

Sincerely,

Bank of Manhattan Mortgage Lending




krillbreach.idMonitoringService.com is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. To receive credit services by mail instead of online, please call 1-844-263-8605.

Take Advantage of Your Identity Theft Protection Services

You've been provided with access to services from Kroll, a global leader in risk mitigation. Over the past 14 years, Kroll has provided data breach response services for cases impacting more than 100 million individuals including personal consultation to more than 180,000 consumers and worked some 8,000 confirmed identity theft cases. When you need assistance, rest assured that your services are backed by an expert team who can answer any question you may have.

The following services are included in your **Essential Monitoring** package:

	<p>Kroll employs a team of experienced licensed investigators to provide you with expert, one-on-one assistance:</p> <p>Consultation: You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes best practice tips to assist in ongoing protection, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.</p> <p>Restoration: Kroll's restoration services are the most comprehensive of any provider. Should you become a victim of identity theft, a dedicated licensed investigator can work on your behalf to resolve related issues. The investigator does more than shoulder the bulk of the recovery; they can dig deep to uncover all aspects of the theft, and then work with creditors, collection agencies, utilities, government entities, and more ... to resolve it.</p>
	<p>Credit Monitoring through TransUnion: Credit services can be a key tool in detecting early warning signs of identity theft. You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft. You'll also receive "no activity" notices if there have been no changes to your data.</p>
	<p>Web Watcher: Web Watcher helps to detect if your personal information is being bought and sold online. This program monitors hacker chat rooms, forums and other websites where criminals are known to trade stolen information. Thousands of sites are monitored, looking for matches to your personal information, such as Social Security, medical ID, and financial account numbers. If your information is found, you will be promptly alerted and provided with instructions to contact your investigator. Monitoring starts as soon as you enroll and select the information to search.</p>

Your identity theft protection services are continued on back ...

How to Take Advantage of Your Identity Theft Protection Services

Visit krollbreach.idMonitoringService.com and follow the online instructions to take advantage of your identity theft protection services.

You can view your services at any time by logging onto Kroll's identity protection website. When you enroll, be prepared to provide the membership number included with the accompanying letter.

Help is only a phone call away.

If you have a question, need assistance, or feel you may be a victim of identity theft, call Kroll at the toll-free number provided in the accompanying letter, and ask to speak with an investigator.

Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.



Public Persona: Public Persona monitors public record databases for names, aliases and addresses that are associated with your Social Security number. Records include, among other data sources, property or deed registration, internet job site providers, state occupational license data, and court proceedings. If information is found, an alert email is sent. If you see a name, address or alias that is not associated with you, contact Kroll's investigators for more information. Once you have enrolled, you can view the services at any time by logging onto Kroll's identity protection website.



Quick Cash Scan: Quick Cash Scan monitors thousands of short-term and cash-advance loan sources, such as rent-to-own or payday lenders. These are sometimes referred to as "non-credit" loans because the application process does not always include a credit check, making it easier to use stolen or fraudulent identity information. You'll receive an alert when a loan is reported, and you'll have the option to call a Kroll investigator for more information.



\$1 Million Identity Theft Insurance: Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. Additional benefits include a \$0 deductible and coverage for fees associated with replacing documents, traveling expenses, loss of income, child care and elderly care and fraudulent withdrawals. All coverage is subject to the conditions and exclusions in the policy.