



Mortgage Service Center
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

John Doe
1234 First Street
Anywhere, VA 22154

Dear John Doe,

We recently became aware of an incident where your account details were sent in error to a commercial entity not associated with HSBC. The documentation included your name, account number, property address, loan and payment details. We have been informed that the third party recipient did not view your data and your data has been deleted. HSBC takes this very seriously and the security of your information is very important to us. HSBC would like to offer you a free one-year subscription to a credit monitoring and identity theft protection service; please see enrollment details below. As additional precautions, we recommend that you take the following steps to mitigate your risk of identity theft.

We recommend that you monitor your account transactions for any unauthorized activity and contact us if any is noticed. We recommend you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

- Experian at 1-888-397-3742 or www.experian.com/consumer
- Equifax at 1-800-525-6285 or www.equifax.com
- Trans Union at 1-800-680-7289 or www.transunion.com

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call or contact your local law enforcement and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the FTC at www.ftc.gov/idtheft or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.

We recommend that you periodically obtain credit reports from each of the three nationwide credit reporting agencies and review them for any information relating to fraudulent transactions. You should remain vigilant over the next twelve to twenty-four months and promptly report any incidents of identity theft to HSBC and to the major Credit Bureaus.

As a resource for consumers, the Federal Trade Commission (FTC) has a website dedicated to identity theft issues. Please visit the FTC's website at <http://ftc.gov/bcp/edu/microsites/idtheft>. If you do not have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

At our expense, HSBC would like to offer you a free one-year subscription to Identity Guard[®], a credit monitoring and identity theft protection service. Identity Guard provides essential monitoring and protection of not only credit data, but also alerts you of certain activities that could indicate potential identity theft. This program is provided by Intersections Inc. (NASDAQ: INTX), a leading provider of consumer and corporate identity risk management services.

IDENTITY GUARD[®] features include:

- 3-Bureau Credit Report and Scores*
- 3-Bureau Daily Monitoring with NOTIFY EXPRESS[®] Alerts
- 3-Bureau Quarterly Credit Update
- Victim Assistance
- Credit Education Specialists
- Up to \$20,000 identity theft insurance with \$0 deductible**

