

July 30, 2014

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RE: Mount Olympus Mortgage Company

Dear (Customer Name):

Following up on our prior communication to you regarding the conduct of some of our former employees, we are contacting you now because we have learned of a related data security incident that has occurred in connection with their departure from our company. We learned of this incident in June 2014, have been investigating it since that time, and have determined that it involves your information.

Specifically, we have discovered that at least one of our employees downloaded your mortgage application from our systems to his private Internet account and then sent it to a competitor, to further the business ends of the now former employee and the competitor. The information that was improperly sent includes your name, address, social security number, and other information you provided in connection with your mortgage application.

This appears to be an isolated event. We have no reason to believe that any misuse was made of the information that the employee downloaded to a competitor (in light of the fact that, presumably, the competitor mortgage company would seek to obtain your mortgage business using that information, and we have reason to believe that the employee who wrongfully downloaded your files is now working for that competitor).

Nonetheless, we take this matter very seriously. The incident was in violation of our internal security and privacy policies, and we have zero tolerance for violations. We have demanded that the competitor destroy all information wrongfully provided to it. In addition, the employee that wrongfully accessed your mortgage application and sent it to a competitor no longer works at or has any affiliation with Mount Olympus Mortgage Company. Finally, we have filed a lawsuit and are working with law enforcement.

We are notifying you so you can take action to minimize any potential harm to you as a result of the foregoing. We are undertaking, as required by law, to inform you that you may obtain a copy of your credit report, free of charge, whether or not any unauthorized activity has been or will be detected on your account. We advise you to remain vigilant by reviewing all of your credit card account statements and monitoring your free credit

reports, either through a credit reporting service, or by contacting any one of the national consumer reporting agencies set forth below:

Equifax

P.O. Box 740241
Atlanta, Georgia 30374
1-800-685-1111
www.equifax.com

Experian

P. O. Box 2002
Allen, TX 7501
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

For more information, we suggest that you visit the website of the California Office of Privacy Protection at www.privacy.ca.gov and of the Federal Trade Commission at www.consumer.ftc.gov.

We deeply regret any inconvenience caused by this unexpected incident. Mount Olympus Mortgage Company is committed to protecting your sensitive personal information. We will continuously monitor our processes and those of our contractors to prevent other occurrences.

If you have questions please us toll-free at 866-784-5846 between 8:00 a.m. and 5:00 p.m. (PT), Monday through Friday.

Sincerely,

A thick red horizontal bar used to redact the signature of Michael Minck.

Michael Minck

General Counsel, Director of Risk