October 4, 2023

#### Notice of Data Breach

Dear Sample A. Sample:

We are writing to provide you with information about a recent cybersecurity incident that may involve some of your personal information. We wanted to advise you about the incident and offer you some resources you may find helpful.

**What Happened?** Lennar Corporation recently detected unauthorized activity in our IT system. Upon discovering this activity, we immediately took protective actions to stop any unauthorized access, notified U.S. law enforcement, and launched an investigation with the assistance of leading cybersecurity experts. The investigation so far indicates that some of your personal information may have been accessed by the unauthorized party as early as July 2023. At this time, we have no reason to believe your information has been misused; however, we are providing you notice out of an abundance of caution.

What Personal Information Is Involved? The affected personal information may have included your

What Are We Doing? Upon detecting unauthorized activity in our IT system, we took immediate protective actions to contain and eradicate the activity and launched an investigation into the cause and scope with the assistance of leading cybersecurity experts. Based on the investigation to date, we have no evidence of ongoing unauthorized access to our system. It is our priority to continue to evaluate and deploy the level of robust security protocols, continuous monitoring, and staff training needed to prevent and defend against sophisticated cybersecurity threats.

Because our investigation indicated that some of your personal information may have been affected, we are offering you a 24-month membership in the Experian IdentityWorks<sup>SM</sup> credit monitoring and identity restoration program, at no cost to you.

**What You Can Do.** You can contact Experian immediately regarding any identity fraud concerns you have and the Identity Restoration Service will be available to you for 24 months. (For contact information, see "Identity Restoration Service" on the attached sheet). To take advantage of the other features of the Experian IdentityWorks program, including 24 months of credit monitoring, please follow the steps in the attached instructions under "How to Activate Your 24-Month Experian IdentityWorks Membership." By enrolling, you will have access to these features:

- **Experian credit report at signup:** Daily credit reports are available for online members and quarterly reports for offline members.
- Credit Monitoring: Active monitoring of your Experian file for indicators of fraud for 24 months.
- Identity Restoration: Identity Restoration agents are immediately available to help if you suspect identity theft.
- **Experian IdentityWorks ExtendCARE**<sup>TM</sup>: The same high-level of Identity Restoration support even after your 24-month membership has expired.
- Up to \$1 Million Identity Theft Insurance\*: Provides coverage for certain costs and unauthorized electronic fund transfers.

\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

We encourage you to activate your complimentary membership in Experian IdentityWorks. There are other important steps to consider taking to help protect against identity theft and fraud. The attached "Reference Guide for Protecting Your Personal Information" contains recommendations from the U.S. Federal Trade Commission and other resources about the protection of your personal information.

**For More Information.** If you have any questions regarding this incident or the services available to you, please call 888-274-8110 (excluding major U.S. holidays):

*Eastern Time*: Monday to Friday 9:00 AM to 11:00 PM (ET); Saturday and Sunday 11:00 AM to 8:00 PM (ET) *Pacific Time*: Monday to Friday 6:00 AM to 8:00 PM (PT); Saturday and Sunday 8:00 AM to 5:00 PM (PT). Sincerely,

Lennar Corporation

## EXPERIAN IDENTITY RESTORATION AND CREDIT MONITORING SERVICES

### **Identity Restoration Service**

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 888-274-8110. This service is available for 24 months even if you do not enroll in IdentityWorks. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition). The Terms and Conditions for this offer are available at www.ExperianIDWorks.com/restoration.

### How to Activate Your 24-Month Experian IdentityWorks Membership

While identity restoration assistance is <u>immediately available to you</u>, we encourage you to activate the complimentary 24-month credit monitoring and fraud detection tools available through Experian IdentityWorks. This product provides you with identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you enroll by December 31, 2023 (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your personal activation code:

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling online, in Experian IdentityWorks please contact Experian's customer care team at **888-274-8110** by **December 31, 2023.** Be prepared to provide our **engagement number** as proof of your eligibility for the IdentityWorks services by Experian.

# **REFERENCE GUIDE FOR PROTECTING YOUR PERSONAL INFORMATION**

**Order Your Free Credit Report.** To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the website of the U.S. Federal Trade Commission ("FTC") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348- 5281. The three nationwide consumer reporting agencies provide free annual credit reports only through the website, toll- free number or request form. See their contact information below.

**<u>Report Incidents.</u>** If you detect any unauthorized transactions in a financial account, promptly notify your payment card company or financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, the FTC and your state Attorney General. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit https://www.identitytheft.gov/.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

**How to Contact the FTC**. To learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft, you can contact the FTC at www. identitytheft.gov and 1-877-IDTHEFT (438-4338). You can write to the FTC at: Federal Trade Commission, Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580.

<u>Consider Placing a Fraud Alert on Your Credit File.</u> To protect yourself from possible identity theft, consider placing a one-year fraud alert on your credit file at no cost (extended to seven years if you are a victim of identity theft). A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. On seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer' identity before extending new credit. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC as described above.

| Equifax Information Services LLC     | 1                                | TransUnion LLC                     |
|--------------------------------------|----------------------------------|------------------------------------|
| P.O. Box 740241<br>Atlanta, GA 30374 | P.O. Box 9554<br>Allen, TX 75013 | P.O. Box 2000<br>Chester, PA 19016 |
| 1-800-525-6285                       | 1-888-397-3742                   | 1-800-680-7289                     |
| www.equifax.com                      | www.experian.com                 | www.transunion.com                 |

<u>Consider Placing a Security Freeze on Your Credit File.</u> You may wish to place a "security freeze" (also known as a "credit freeze") on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually. There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

**For New Mexico residents**. You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act by visiting <u>www.consumerfinance.gov/f/201504\_cfpb\_summary</u> your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**For New York Residents.** You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and tips on how to protect your privacy online. You can contact:

Office of the Attorney General Bureau of Internet and Technology (BIT)

The Capitol Albany, NY 12224-0341 1-800-771-7755 (toll-free) https://ag.ny.gov/

**For Washington, D.C. Residents.** You may obtain information about preventing and avoiding identity theft from: Office of the Attorney General for the District of Columbia

400 6th Street, NW Washington, D.C. 20001 (202) 727-3400; https://oag.dc.gov/

**For North Carolina residents**: You can contact the State Attorney General at 9001 Mail Service Center, Raleigh, NC 27699-9001, 1-877-566-7226 or 1-919-716-6400, www.ncdoj.gov. You can obtain information from the Attorney General or the Federal Trade Commission about preventing identity theft.

**For Rhode Island residents**: You can contact the State Attorney General at 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.