

September 28, 2022

Re: NOTICE OF DATA BREACH

Dear Xxxxxxxx Xxxxx:

We write to inform you of a recent incident that may have involved personal information about you.

WHAT HAPPENED? On August 2, 2022, focusIT, Inc., a third-party vendor of Xxxxx Xxxxxxxxxx, who facilitates Residential Mortgage application processing, was notified by the Texas Financial Crimes Intelligence Center that unknown threat actor(s) potentially compromised a third party system in the focusIT environment. This compromise resulted in your personal information potentially being accessed by unknown threat actors. This incident was swiftly investigated and contained.

WHAT INFORMATION WAS INVOLVED? Personal information of applicants or account holders including your name, date of birth, address, and Social Security number.

WHAT WE ARE DOING. As a victim of this crime, we are working with the appropriate law enforcement and regulatory officials including the FBI. Please know that protecting your personal information is something that we take very seriously. We apologize for both this unfortunate incident and any inconvenience it may cause you. We are providing notice and offering free credit monitoring services to certain individuals based on the personal information that was potentially exposed. If you believe your personal information was affected, please contact us so that we may pursue our investigation to the fullest extent of the law.

WHAT YOU CAN DO. The Federal Trade Commission (FTC) recommends that you remain vigilant by checking your credit reports periodically. Checking your credit reports can help you spot problems and address them quickly. You can also order free copies of your annual reports through www.annualcreditreport.com. You should monitor your financial accounts for any suspicious activity. For more information about steps you can take to reduce the likelihood of identity theft or fraud, call 1-877-ID-THEFT (877-438-4338), visit the FTC's website at http://www.ftc.gov/bcp/edu/microsites/idtheft/, or write to: Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. However, if you believe you are the victim of identity theft, you should immediately contact your local law enforcement agency, your state's attorney general, or the FTC. In addition, the National Cyber Security Alliance offers tips to protect yourself online at: https://staysafeonline.org/resources/online-safety-privacy-basics/.

We have arranged for you to receive free credit monitoring services to help you protect your identity and credit information. (See enclosed instructions.) If you choose to enroll, you will receive communications detailing any key changes to your credit reports. Your coverage will last for 1 year from the date of enrollment.

OTHER IMPORTANT INFORMATION.

Contact Information for Consumer Reporting Agencies and Information on Credit Report Fraud Alerts

You may also choose to place a fraud alert on your credit file, which is free of charge to you and can be done with any *one* of the companies listed below (i.e., if you place a fraud alert with one company, they will automatically notify the others). A fraud alert tells creditors to contact you *before* they open any new accounts or change your existing accounts.

	Experian	Equifax	TransUnion
Phone	1-888-397-3742	1-800-525-6285 or	1-800-680-7289
		1-888-766-0008	
Address	Experian Fraud Division	Equifax Consumer Fraud Division	TransUnion LLC
	P.O. Box 9554	PO Box 105069	P.O. Box 2000
	Allen, TX 75013	Atlanta, GA 30348	Chester, PA 19016
Online Fraud	https://www.experian.co	https://www.equifax.com/personal/	https://fraud.transunion.com/fa/
Alert Form	m/fraud/center.html	credit-report-services/	fraudAlert/landingPage.jsp

Information on Security Freezes

In addition to a fraud alert, you may place a security freeze on your credit file. A security freeze will block a credit bureau from releasing information from your credit report without your prior written authorization. Please be aware that it may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services. There is no charge to place, temporarily lift or remove a freeze.

To place a security freeze on your credit report, you may send a written request to <u>each</u> of the major consumer reporting agencies by mail or place a security freeze online by visiting <u>each</u> consumer reporting agency online.

	Experian	Equifax	TransUnion
Address	Experian Security Freeze	Equifax Security Freeze	TransUnion LLC
	P.O. Box 9554	P.O. Box 105788	P.O. Box 160
	Allen, TX 75013	Atlanta, Georgia 30348	Woodlyn, PA 19094
Online Security	https://www.experian.com	https://www.equifax.com/pe	https://www.transunion.com/cre
Freeze Form	/freeze/center.html	rsonal/credit-report-services	dit-freeze

FOR MORE INFORMATION. If you have any questions, please feel free to call **1-888-572-6971**. We sincerely regret that this incident occurred.

Sincerely,

focusIT Security Team