

Borrower Notice

<<first_name>> <<middle_name>> <<last_name>> <<suffix>> <<Date>> (Format: Month Day, Year)
 <<address_1>>
 <<address_2>>
 <<city>>, <<state_province>> <<postal_code>>
 <<country>>

Re: NOTICE OF DATA BREACH

Dear <<First_Name>> <<Last_Name>>:

We are writing to notify you of a recent event that may have impacted your personal information. At this time, we have no indication of fraudulent use of your personal information as a result of this incident. Nevertheless, we are notifying you out of an abundance of caution to explain the circumstances as we understand them and the resources we are making available to you.

What Happened?

On or about November 19, 2023, LoanCare, LLC ("LoanCare"), which performs or has performed loan subservicing functions for your mortgage loan servicer, became aware of unauthorized access to certain systems within its parent's, Fidelity National Financial, Inc. ("FNF"), information technology network. Upon becoming aware of the incident, FNF commenced an investigation with the assistance of third-party experts, notified certain law enforcement and governmental authorities, and began taking measures to assess and contain the incident. The incident has been contained.

The investigation has determined that an unauthorized third party exfiltrated data from certain FNF systems. As part of the review of the potentially impacted data, LoanCare identified that some of your personal information may have been among that data. It is important to note that we have not identified any fraudulent use of your personal information as a result of this incident.

What Information Was Involved?

Based on our investigation, we understand that your Name, Address, Social Security Number, and Loan Number may have been obtained by the unauthorized third party.

What We Are Doing

Upon learning of the incident, we promptly launched an investigation into the nature and scope of the incident and notified law enforcement. We also took measures to further secure our systems. The incident has been contained.

To help address concerns you may have about this incident, we have secured the services of Kroll to provide identity monitoring services at no cost to you for twenty-four (24) months. Your identity monitoring services include Credit Monitoring, Web Watcher, \$1 Million Identity Fraud Loss Reimbursement, Fraud Consultation, and Identity Theft Restoration. Additional information describing these services is included on page three of this letter. To activate these services, please take the following steps:

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services. You have until <<b2b_text_6 (ActivationDeadline)>> to activate your identity monitoring services. Please reference Membership Number: <<Membership Number (S_N)>>

What You Can Do

Though at this time we have no indication of fraudulent use of your personal information as a result of this incident, it is always advisable to review and monitor your account(s) for suspicious activity. Further steps you can take can be found on the “Additional Ways to Protect Your Identity” document we have included on the following pages.

For More Information

We understand the concern and inconvenience this situation may cause; if you have questions, please feel free to call (866) 983-9384, Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time and Saturday from 8:00 a.m. to 3:00 p.m. Eastern Time (excluding major bank holidays).

Sincerely,

LoanCare, LLC