

February 15, 2018

Customer Name
Address
Address

Re: Notice of Data Security Breach

Dear Customer:

Motto Mortgage of Billings recently became aware of a potential data security incident that may have affected the personal information of certain individuals who applied for or obtained mortgage loans from our company. We are providing this notice as a precaution to inform potentially affected individuals about the incident and to call your attention to some steps you can take to help protect yourself. We sincerely regret any concern this may cause you.

What Happened

We were recently alerted to a potential security incident affecting our electronic mail (“email”) database. We promptly began investigating this matter and believe that an unauthorized unknown individual or individuals gained access to our email database through a phishing attack. We then began a thorough review of the email database to identify individuals whose personal information may have been affected. We do not definitively know that information was accessed by these unknown actors. But based on our investigation, we have reason to believe that your personal information may have been viewed and/or downloaded by the unknown actors at some time between January 4 through 18, 2018.

What Information Was Involved

Our investigation indicates that personal information contained in uniform residential mortgage applications, closing documents, and related communications, including names, addresses, social security numbers, drivers license numbers, and account information, was accessible to the unknown actors.

What We Are Doing

We take the privacy of personal information seriously, and deeply regret that this incident occurred. We took steps to address this incident promptly after we were alerted to it. We are continually taking steps to enhance data security protections to protect your information, including already having changed the log-in credentials for affected company email accounts.





As an additional precaution, we are providing twelve months of identity monitoring services at no cost to you from LifeLock, a leading identity protection services company. Please see the enclosed instructions for enrolling in a complimentary twelve-month membership in identity monitoring services from LifeLock.

What You Can Do

We recommend you access the Federal Trade Commission's ("FTC") Identity Theft website, <https://www.consumer.ftc.gov/topics/identity-theft>, which provides useful information regarding ways to identify and prevent identity theft. You should also carefully review account statements as soon as possible and on a regular basis in order to determine if there are any discrepancies or unusual activity. If you see anything you do not recognize, you should immediately notify the institution that holds the account as well as the proper law enforcement authorities, including local law enforcement, your state's attorney general, and/or the FTC. We urge you to remain vigilant and continue to monitor account statements for unusual activity going forward.

For More Information

For more information about this incident or if you have additional questions or concerns, you may contact us at (406) 206-6464 between 9:00 am and 5:00 pm, Monday through Friday. Again, we sincerely regret any concern this event may cause you. Motto Mortgage of Billings remains committed to safeguarding information in our care and will continue to take proactive steps to enhance data security.

Sincerely,

A handwritten signature in black ink that reads 'Amy Chapman'.

Motto Mortgage of Billings

Enclosure



Chapman Mortgage Services, DBA Motto Mortgage of Billings, has retained LifeLock® to provide one (1) year of complimentary identity theft protection.

To get protection immediately at no cost to you:

1. Call 1-800-899-0180 or visit www.lifelock.com to enroll.
2. Use the promotion code: CMSMMB18 when prompted as well as your Member ID.
3. Your Member ID is your first name last name plus 5-digit zip code.
4. Ex. JOHNNORTON12345

LifeLock's specialized team of telephone representatives is available 24 hours a day, seven days a week to help you enroll in LifeLock after the recent data breach.

You will have until March 30th, 2018 to enroll in this service.

Once you have completed the LifeLock enrollment process, the services will be in effect immediately. Your LifeLock Standard™ membership includes:

- ✓ LifeLock Identity Alert® System†
- ✓ LifeLock Privacy Monitor
- ✓ Live, U.S.-based Member Service Support
- ✓ Identity Restoration Support
- ✓ Priority Live Member Service Support
- ✓ Dollar for Dollar Stolen Funds Reimbursement up to \$25,000 for LifeLock Standard™‡

LifeLock backs up its services with its \$1 Million Service Guarantee‡.

Please rest assured that the safety and well-being of our clients is our highest priority. We apologize for any inconvenience this incident may cause you, and thank you for your understanding and cooperation.

No one can prevent all identity theft.

† LifeLock does not monitor all transactions at all businesses.

‡ Stolen Funds Reimbursement benefits and Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy underwritten by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Stolen Funds Reimbursement, LifeLock will reimburse stolen funds up to \$25,000 for Standard membership, up to \$100,000 for Advantage membership and up to \$1 million for Ultimate Plus membership. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

