



<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Dear <<MemberFirstName>> <<MemberLastName>>,

I am writing to you on behalf of Mann Mortgage (d/b/a Guffey Home Loans, Life Mortgage, and Ocean Lending, hereinafter “Mann”) to notify you of a recent email security incident involving your personal information. Although we are not aware at this time of any identity theft or other financial fraud resulting from this incident, we take privacy and security very seriously and wanted to inform you about this situation, the steps we are taking to protect your information, and steps you may take to help protect yourself.

What happened?

On February 19, 2016, Mann’s Information Technology team learned that certain Mann employees’ work email accounts had been compromised by a phishing email scam. Upon learning of this situation, the IT team immediately informed all employees of the attack, warning them to not click on links contained in suspect emails, and asking them to notify IT if they had received such a message. The IT team also launched an investigation and took steps to secure Mann’s systems, including by resetting email accounts and changing passwords to block the attacker from further access. Mann contacted the FBI to report the incident and is cooperating with their investigation.

The IT team then conducted a thorough review to ascertain what information the attacker may have been able to access as a result of the incident, and to identify potentially affected individuals. The investigation indicated that the attacker accessed approximately 9 Mann email accounts. If you are receiving this letter, it is because you may have sent email correspondence to one of the affected email accounts. We do not know for certain whether the attacker actually viewed any email messages pertaining to you, but in an abundance of caution, we are notifying individuals who may have sent personal information to an affected email address. The types of personal information that may have been involved include names, addresses, Social Security numbers, and other mortgage application details, if you sent such information to Mann via email.

What are we doing to protect you?

We recognize this issue can be frustrating and we are taking steps to help protect you and to safeguard your personal information going forward. To this end, Mann has engaged Kroll to provide you with one year of credit monitoring and identity monitoring services at no cost to you. Detailed information about Kroll’s services and instructions on how to enroll are included with this letter. We have also provided tips and other information about identity theft prevention.

Regardless of whether you choose to take advantage of the identity monitoring services we are offering, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit reports, bank account activity, and financial statements for any unauthorized transactions.

To help prevent a similar incident from happening in the future, we have evaluated our controls and implemented additional protections, and we are taking actions to enhance our information security safeguards moving forward.

If you have further questions regarding this incident, you may call **1-877-451-9359** Monday – Friday, from 8 a.m. – 5:30 p.m. Mountain.

Sincerely,

Jason Mann
CEO, Mann Mortgage

ENROLL IN KROLL IDENTITY MONITORING SERVICES¹

To help relieve concerns and restore confidence following this incident, Mann has engaged Kroll to provide identity monitoring services at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have experienced a data security incident. Your identity monitoring services include Credit Monitoring, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, Identity Consultation, and Identity Restoration.

To enroll online: visit kroll.idMonitoringService.com

Enter membership number: <<Member ID>>

To enroll by mail, please call: 1-877-451-9359

Your Kroll membership includes the following services:

Credit Monitoring through TransUnion

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals buy, sell, and trade personal information. You'll be promptly notified if evidence of your identity information being traded or sold is discovered.

Public Persona

Public Persona monitors public record databases for names, aliases, and addresses that are associated with your Social Security number. If information is found, an alert email is sent.

Quick Cash Scan

Quick Cash Scan monitors thousands of short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll investigator for more information.

\$1 Million Identity Theft Insurance

Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari. To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

INFORMATION ABOUT PREVENTING IDENTITY THEFT

Even if you choose not to take advantage of the identity monitoring services we are offering, we recommend that you remain vigilant to the possibility of fraud and identity theft by reviewing your credit card, bank, and other financial statements for any unauthorized activity. You may also obtain a copy of your credit report, free of charge, directly from each of the three nationwide credit reporting agencies once every 12 months. To order your credit report, please visit www.annualcreditreport.com or call toll free at 877-322-8228. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax

P.O. Box 740241
Atlanta, GA 30374
www.equifax.com
(800) 525-6285

Experian

P.O. Box 2002
Allen, TX 75013
www.experian.com
(888) 397-3742

TransUnion

P.O. Box 2000
Chester, PA 19016
www.transunion.com
(800) 680-7289

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should contact the Federal Trade Commission and/or the Office of the Attorney General in your home state. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission

600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
(877) 438-4338

You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records.