



CHANGING THE FACE OF HOME LOANS

8950 Cypress Waters Blvd.
Dallas, TX 75019

OUR INFO
ONLINE
www.mrcooper.com

January 5, 2018

[Redacted]

YOUR INFO
LOAN NUMBER: [Redacted]
PROPERTY ADDRESS:
[Redacted]

Complimentary Identity Theft Protection

Dear [Redacted]:

What Happened?

On or about October 9th 2017 in response to a concern a third party reported to us an inadvertent mailing error occurred and therefore disclosing your personal personal information to a third party.

What Information Was Involved?

This resulted in you attaining another borrowers personal information; names, property and mailing addresses and loan number sent to your address.

What We Are Doing:

We have since carried out investigations and did not find any occurrence as such to your account and personal information. Out of courtesy and understanding of the distress this may have caused you, we are providing you with identity theft protection, for the inconvenience, as described below. Always remember to carefully review your statements every month to identify any unauthorized transactions. If you see any items on your statement that you believe are not yours, please contact us immediately. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft or unauthorized activity to us and the appropriate law enforcement agency

To help protect your identity, we are offering a **complimentary** membership of **Assurant ID Fraud Solutions Credit Monitoring**. This product helps detect possible misuse of your personal information and provides you with superior identity protection services focused on immediate identification and resolution of identity theft.

What You Can Do:

If you believe there was fraudulent use of your information, as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Assurant agent by calling 1-866-632-5335. If, after discussing your situation with an agent, it is determined that identity restoration support is needed, then an Assurant agent will be available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (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). Please note that this offer is available to you for one year from the date of this letter and does not require any action on your part at this time.

To activate for your complimentary membership and to establish your daily credit monitoring benefit, please access your easy-to-navigate, exclusive member site at www.assurantcreditmonitoring.com. Once you visit the





CHANGING THE FACE OF HOME LOANS

site, click on the Register button and you will be prompted to provide your enclosed member number in order to establish a permanent password and to set up your account. Once registered, the site will automatically prompt you through the step to authenticate your identity, which provides for the establishment of your daily credit monitoring benefit. The ability to manage your account online and to immediately and securely access your credit monitoring benefit is available to you 24 hours a day, 7 days a week.

Activate your complimentary membership now in three easy steps:

- ENSURE That You Enroll By: **10/27/2018**
- Visit the ID Fraud Solutions website to enroll: www.assurantcreditmonitoring.com or call 1-866-632-5335
- Membership Number for [REDACTED] [REDACTED]

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 in the program online, please contact Assurant's customer care team at 1-866-632-5335 by 10/27/2018. Be prepared to provide **membership number**, as proof of eligibility for the identity restoration services.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.assurantcreditmonitoring.com for this information.

Other Important Information:

Under federal law you have the right to obtain a free copy of your credit report for once a year from each credit reporting agency. You can obtain your free credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

You also have the right to place an initial fraud alert on your credit file. A fraud alert lets creditors know they should contact you before they open a new account in your name. You can do this by calling any one of the three credit reporting agencies listed below. As a result of initiating this fraud alert, a free credit report will be sent to you by the credit bureau. The fraud alert will stay on your account for 90 days. After that, you can renew the alert for an additional 90-day period by calling any one of the three agencies. Please be advised that there might be a fee assessed by the credit agencies to freeze accounts.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 2002, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

You also have a right to report suspected incidents of identity theft to your State Attorney General, as well as reporting any incidents to your local law enforcement authorities. Moreover, depending on state law, in your state of residence, you may have the ability to file or obtain a police report, based on any incidents related to suspected incidents of identity theft.

Special Information for California Residents: Even if you do not find any signs of fraud on your reports, the California Office of Privacy Protection recommends that you check your credit reports every three months for the next year. The law allows you to order a free credit report from each agency every 12 months. You may order one, two, or all three reports at the same time, or you may stagger your requests during a 12-month



CHANGING THE FACE OF HOME LOANS

period to keep an eye on the accuracy and completeness of the information in your reports. Just call one of the numbers above to order your report and keep the “fraud alert” in place. For more information on identity theft, we suggest that visit their website at www.privacy.ca.gov.

Special Information for North Carolina Residents: North Carolina residents may also wish to review information provided by the North Carolina Attorney General office on how to avoid identity theft at: <http://www.ncdoj.gov/Protect-Yourself/2-4-3-Protect-Your-Identity/Protect-Yourself.aspx> or by calling 1-919-716-6000.

Special Information for Rhode Island Residents: Rhode Island residents may also wish to review information provided by the Rhode Island Attorney General office on how to avoid identity theft at: <http://www.riag.ri.gov/homeboxes/Consumer.php> or by calling 401-274-4400.

For more information on identity theft and how to protect yourself, you can contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357). The FTC website also has a special section on identity theft that offers helpful information. That site is: www.identitytheft.gov.

We have not taken this incident lightly. Additional security and remediation measures are being put in place to prevent such an incident from happening again. We deeply regret and apologize for any inconvenience this may have caused.

For More Information:

If you have any general questions, please contact our Customer Service Department at 888-480-2432. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT). For questions related to the security breach, please contact Information Security at 855-567-6732. Their hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT).

Sincerely,

Mr. Cooper
Information Security



Hawaii Residents: **If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.**

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [sml@smli](mailto:sml@smli.com)