



27081 Aliso Creek Road, Suite 200
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949.681.4700
www.realestatedigital.com

January 7, 2019

BREACH NOTIFICATION LETTER

Dear [REDACTED]

First, we would like to express our appreciation for your relationship with Real Estate Digital. It is our goal to be transparent about issues as they arise, and we are writing to advise you of a situation which recently occurred which may involve your personal information.

What Happened

On November 27, 2018, we learned that an individual employee's internal email box was compromised. We immediately changed all passwords and took other remedial measures. There is nothing to suggest that there was a compromise to our computer systems other than the intrusion into a single employee's email box.

What Information Was Involved

We promptly conducted an investigation into the contents of the affected employee's email box and discovered that a credit card number was included in the employee's internal email sent by you to Real Estate Digital. We have no information that your credit card number was improperly used or that improper activity will occur. Nevertheless, in an abundance of caution, we felt that it was important to advise you of these facts and the steps you may wish to take to help protect yourself (listed below).

What are We Doing

As mentioned above, as soon as we learned of the incident, we immediately took actions to ensure that the intruder was no longer able to access the email account and that there was no intrusion into our computer systems.

To help protect your identity, we are offering a complimentary one-year membership of Equifax ID Patrol®. Details of how to enroll in the program are attached. The Equifax product provides you with the following key features:

- 3-Bureau credit file monitoring and alerts of key changes to your Equifax®, TransUnion® and Experian® credit reports
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts. With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.



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- Lost Wallet Assistance. If you lose your wallet, they will help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

What Can You Do

You can contact Equifax immediately regarding any fraud issues. In the event you choose not to take advantage of Equifax ID Patrol®, you may wish to take to help protect yourself by undertaking the following activities:

1. Federal law entitles you to annual receipt of one free comprehensive disclosure of all of the information in the credit files maintained by each of the three national credit bureaus. You may request your free credit report once every 12 months by calling (877) FACTACT, or through the internet at <http://www.AnnualCreditReport.com>. If there is inaccurate information in your credit bureau reports, promptly notify the credit bureau to have the data corrected. Please note that AnnualCreditReport.com is the ONLY authorized source for the free annual credit report.
2. Carefully monitor your credit statements during the next 12-24 months to make certain there have been no unauthorized transactions or unauthorized new accounts opened in your name. If there is unauthorized activity on any account or if an unauthorized account has been opened in your name, contact the company issuing the account immediately.
3. Contact any one of the three major credit bureaus to request that an initial free 90-day fraud alert be added to your file. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review. By requesting a 90-day fraud alert, anyone seeking credit in your name must verify their identity. Contact information for each of the three credit bureaus is below:

Equifax Credit

Information Services

Fraud Victim Assistance
Department
Consumer Fraud Division P.O.
Box 740256
Atlanta, GA 30374
Phone: 800-525-6285
<http://www.equifax.com>

Experian

National Consumer Assistance
P.O. Box 9554
Allen, TX 75013
Phone: 888-397-3742
<http://www.experian.com>

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016-2000 Phone:
800-680-7289
<http://www.transunion.com>

Should you notice any suspicious, unusual, or unauthorized activity, steps you may wish to take include:

1. Notifying the fraud department of any one of the major credit bureaus listed above and contacting your local police to file a report.



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2. Making an identity theft complaint with the Federal Trade Commission by using the FTC's Identity Theft Hotline at: 1-877-ID-THEFT (877-438-4338) or online at <https://www.identitytheft.gov/>. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. The general contact information for the Federal Trade Commissions is listed below:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
(202) 326-2222
www.ftc.gov

3. Closing any accounts that have been tampered with or opened fraudulently.
4. Initiating a security freeze. A security freeze means that your credit file cannot be shared with potential creditors. If your credit files are frozen, even someone who has your name and Social Security number should not be able to get credit in your name (no Social Security numbers were in the files that were inadvertently disclosed by our former employee).

For More Information

For more information, we recommend that you review the FTC's Identify Theft website at <https://www.identitytheft.gov/>

On behalf of Real Estate Digital, we regret that this incident occurred and are putting additional safeguards in place to insure situations like this do not occur in the future. If you have questions about this incident or request additional information, please use the following email address so we can have the appropriate individual contact you, questions@realestatedigital.com or contact us at (949) 681-4787.

Sincerely,

A handwritten signature in black ink that reads "Sharon Luna".

Sharon Luna
Real Estate Digital



Enter your Activation Code: XXXXXXXXXX

Product Information

Equifax ID Patrol[®] provides you with the following key features:

- 3-Bureau credit file monitoring¹ and alerts of key changes to your Equifax[®], TransUnion[®] and Experian[®] credit reports
- Access to your Equifax credit report
- One Equifax 3-Bureau credit report
- Wireless alerts (available online only). Data charges may apply.
- Automatic Fraud Alerts². With a fraud alert, potential lenders are encouraged to take extra steps to verify your ID before extending credit (available online only).
- Credit Report Lock³ Allows users to limit access to their Equifax credit report by third parties, with certain exceptions.
- Internet Scanning⁴ Monitors suspicious web sites for your Social Security, Passport, Credit Card, Bank, and Insurance Policy Numbers, and alerts you if your private information is found there.
- Lost Wallet Assistance. If you lose your wallet, we'll help you cancel and re-issue your cards and ID
- Up to \$1 MM in identity theft insurance⁵
- Live agent Customer Service 7 days a week from 8 a.m. to 3 a.m.

Enrollment Instructions

To sign up online for online delivery go to www.myservices.equifax.com/patrol

- 1. Welcome Page:** Enter the Activation Code provided above in the "Activation Code" box and click the "Submit" button.
- 2. Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the "Continue" button.
- 3. Create Account:** Complete the form with your email address, create a User Name and Password, after reviewing the Terms of Use, check the box to accept and click the "Continue" button.
- 4. Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the "Submit Order" button.
- 5. Order Confirmation:** This page shows you your completed enrollment. Please click the "View My Product" button to access the product features.

¹Credit monitoring from Experian[®] and Transunion[®] will take several days to begin.

²The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

³Locking your Equifax credit file with Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.

⁴Internet scanning will scan for your Social Security number (if you choose to), up to 5 bank accounts, up to 6 credit/debit card numbers that you provide, up to 3 email addresses, up to 10 medical ID numbers, and up to 5 passport numbers. Internet Scanning scans thousands of Internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the Internet addresses of these suspected Internet trading sites are not published and frequently change, so there is no guaranteed that we are able to locate and search every possible Internet site where consumers' personal information is at risk of being traded.

⁵ Identity theft insurance is underwritten by American Bankers Insurance Company of Florida or its affiliates. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.