



PO Box 1077, Hartford, CT 06143-1077

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.

Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Payments
PO Box 54420, Los Angeles, CA 90054-0420

Correspondence, Inquiries, and Notices
PO Box 1077, Hartford, CT 06143-1077

Phone: 866.570.5277
7 866.570.5277



May 11, 2018

Loan number: 
Serviced by Seterus, Inc.

Dear :

Notice of Data Breach

We are writing to inform you of an incident which may have involved an unauthorized disclosure of your personal information.

What Happened?

On April 18, 2018 a document with your personal information was sent to an unauthorized party.

What Information Was Involved?

This incident may have resulted in a disclosure of the following information:
Name, address, loan number, social security number, and interest earned.

What Are We Doing to Protect You?

First and foremost, we want to ensure the protection of your personal information. We have notified the appropriate state agency and have taken additional security steps to help prevent future incidents. We have also requested the recipient destroy the data that was received in error.

To help protect your identity, we are offering a **complimentary** credit monitoring service through Kroll Inc. If you wish to enroll in this service, simply contact us at the number above and request a Kroll Enrollment package. This package will have information regarding what is being offered, and how to enroll, if you do wish to enroll in this service. Although there will be no cost to you, the choice to enroll is entirely yours, and you must contact us to initiate the service.

What You Can Do to Help Protect Yourself:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.

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May 11, 2018

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In addition to enrolling in credit monitoring services through Kroll, there are additional steps you can take to protect yourself from fraudulent activity and identity theft:

- Obtain a free copy of your credit report maintained by each of the three credit reporting agencies by visiting www.annualcreditreport.com or by calling toll-free 877-322-8228.
 - Requests can be made in writing to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
- Review your reports and bank statements carefully. If you find anything you do not understand or that is incorrect, contact the appropriate credit reporting agency.
- Remain vigilant for incidents of fraud and identity theft.
 - If you suspect fraudulent activity, contact your local law enforcement agency, the Attorney General of your state, and the Federal Trade Commission.
 - If you suspect that you may be the victim of identity theft, you can contact one or more of the national consumer reporting agencies for information on how to place a fraud alert or a security freeze on your credit report. Fees may be charged by the agency depending on the laws of your state.

For More Information:

The Federal Trade Commission provides information about how to avoid identity theft and what to do if you suspect your identity has been stolen. If you would like more information on this subject, please reach out to the Federal Trade Commission at the contact information below.

Federal Trade Commission:

Phone Number: 1-877-382-4357

Website: www.ftc.gov

Mailing Address: Consumer Response Center, 600 Pennsylvania Ave. NW, Washington, D.C. 20580

You may reach out to the credit agencies at the contact information below for details on how to place a freeze on your credit report, if you believe you may have been a victim of identity theft.

Equifax Security Freeze

Phone Number: 1-800-685-1111

Website: www.equifax.com

Mailing Address: P.O. Box 105788, Atlanta, Georgia 30348

Experian Security Freeze

Phone Number: 1-888-EXPERIAN (397-3742)

Website: www.experian.com

Mailing Address: P.O. Box 9554, Allen, TX 75013

TransUnion Security Freeze

Phone Number: 1-800-916-8800

Website: www.transunion.com

Mailing Address: Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19022

[REDACTED]
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The State Attorney General also handles allegations of identity theft and has resources available for many other consumer related concerns. Your State Attorney General may be reached at the contact information below.

State Attorney General: [REDACTED]

Phone Number: [REDACTED]

Website: [REDACTED]

Mailing Address:
[REDACTED]

Sincerely,

Peggy Sikorski

Peggy Sikorski

CASE-2018-05-01-2594

Information Security Analyst

Seterus, Inc.