LONG & FOSTER®
COMPANIES

Mortgage | Settlement Services | Insurance
Property Management | Vacation Rentals
Relocation | Moving Services

1 1 87 **********SNGLP
John Doe
123 Anystreet Dr
Anytown, NY 12345

September 14, 2020

**Re: Notice of Data Breach**

Dear John Doe:

The Long & Foster Companies, Inc. ("**Long & Foster**") is writing to notify you of a recent incident that may impact the security of your personal information in the possession of Long & Foster or one its following subsidiaries: Prosperity Home Mortgage, LLC; Fonville Morisey Companies; Long & Foster Insurance; Long & Foster Real Estate; RGS Title, LLC; Sage Title Group, LLC; Settlement Professionals, LLC; or Mid-States Title Insurance Agency, Inc.

While we have no indication at this time that your personal information was accessed by an unauthorized individual, we want to provide you with details on the incident and what you can do to better protect against the possibility of identity theft and fraud, if desired.

***What Happened?*** On August 22, 2020, we determined that Long & Foster was the victim of a ransomware attack. Ransomware is used by cybercriminal(s) to block access to an entity's environment, including its systems and data. Immediately upon detection of the incident, we launched an investigation, with the assistance of leading cybersecurity experts and the FBI, to determine what happened and what information, if any, may have been accessed. As part of the investigation, we determined the cybercriminal(s) had access to Long & Foster's systems on August 22, 2020, and that your personal information may have been accessible to the cybercriminal(s) as a result.

***What Information Was Involved?***

As part of our ongoing investigation, we determined that the following information about you may have been accessible to the cybercriminal(s): name, address, telephone number, date of birth, Social Security number, W-2 details (wage and withholding information), and bank account information for the account to which your paychecks are deposited.

***What Are We Doing?*** We take this incident and the security of your information seriously. In addition to taking the steps detailed above and providing this notice to you, we are reviewing our policies and procedures and have engaged leading cybersecurity experts to implement additional safeguards and security protections to better protect against similar incidents in the future. Even though there is currently no indication that your personal information was accessed or viewed by the cybercriminal(s), we are offering you twenty-four (24) months of complimentary LifeLock Defender ™ Choice identity protection, including credit monitoring and identity restoration services provided by NortonLifeLock, Inc. We are also notifying certain state regulators and consumer reporting agencies of this incident as required.

***What You Can Do.*** You can review the enclosed *Steps You Can Take To Protect Your Information*, which contains instructions on how to enroll in the complimentary identity protection, as well as includes additional information on what you can do to better protect against the possibility of identity theft and fraud, if desired. While Long & Foster will cover the cost of the identity protection services, you will need to complete the enrollment process.

***For More Information.*** We understand you may have questions that are not answered in this letter. To ensure your questions are answered in a timely manner, please contact our dedicated call center at (866) 870-9259, which is available twenty-four (24) hours a day and seven (7) days a week.

We sincerely regret any inconvenience or concern this event has caused you.

Sincerely,

Jeff Detwiler
CEO and President
The Long & Foster Companies

## STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

**Enroll In Identity Protection**

To enroll in NortonLifeLock's **LifeLock Defender™ Choice** identity theft protection at no cost to you:

1. In your web browser, go directly to **www.LifeLock.com**. Click on the yellow "**START MEMBERSHIP"** button (*do not attempt registration from a link presented by a search engine).*
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **Promo Code: CCLNGFSTR2009** and click the **"APPLY"** button.
3. On the next screen, enter your **Member ID: 0123456789** and click the **"APPLY"** button.
4. Your complimentary offer is presented. Click the red **"START YOUR MEMBERSHIP"** button.
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

Alternatively, to activate your membership over the phone, please call: (866) 870-9259. **You will have until December 15th, 2020 to enroll in this service.**

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Defender™ Choice** membership includes[1]:

- ✓ Primary Identity Alert System†
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring**
- ✓ Norton™ Security Deluxe[2] (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to $25,000 †††
- ✓ Personal Expense Compensation up to $25,000 †††
- ✓ Coverage for Lawyers and Experts up to $1 million †††
- ✓ U.S.-Based Identity Restoration Team
- ✓ One-Bureau Credit Monitoring[1]**
- ✓ Annual One-Bureau Credit Report & Credit Score[1]**
  The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

**Monitor Your Accounts**

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity or errors. Under United States law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also contact the three major credit bureaus directly to request a free copy of your credit report.

Fraud Alerts. At no charge, you can also have these credit bureaus place a "fraud alert" on your file that alerts creditors to take additional steps to verify your identity prior to granting credit in your name. Note, however, that because it tells creditors to follow certain procedures to protect you, it may also delay your ability to obtain credit while the agency verifies your identity. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts on your

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[1]If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. No one can prevent all identity theft or cybercrime. † LifeLock does not monitor all transactions at all businesses. [2]Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported. ** These features are not enabled upon enrollment. Member must take action to get their protection ††† Reimbursement and Expense Compensation, each with limits of up to $25,000 for Defender Choice. And up to $1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

file. Should you wish to place a fraud alert, or should you have any questions regarding your credit report, please contact any one of the agencies listed below:

| Equifax | Experian | TransUnion |
|---|---|---|
| P.O. Box 105069 | P.O. Box 2002 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19106 |
| (800) 525-6285 | (888) 397-3742 | (800) 680-7289 |
| www.equifax.com | www.experian.com | www.transunion.com |

Security Freeze. At no charge, you may also place a security freeze on your credit reports. A security freeze prohibits a credit bureau from releasing any information from a consumer's credit report without the consumer's written authorization. However, please be advised that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing, or other services. You will need to place a security freeze separately with each of the three major credit bureaus listed above if you wish to place a freeze on all of your credit files. In order to request a security freeze, you will need to supply your full name, address, date of birth, Social Security number, current address, all addresses for up to five previous years, email address, a copy of your state identification card or driver's license, and a copy of a utility bill, bank or insurance statement, or other statement proving residence. To find out more on how to place a security freeze, you can use the following contact information:

| Equifax | Experian | Transunion |
|---|---|---|
| P.O. Box 105788 | P.O. Box 9554 | P.O. Box 2000 |
| Atlanta, GA 30348 | Allen, TX 75013 | Chester, PA 19016 |
| 1-800-685-1111 | 1-888-397-3742 | 1-888-909-8872 |
| www.equifax.com/personal/credit-report-services/credit-freeze/ | www.experian.com/freeze | freeze.transunion.com |

**Additional Information**

You can further educate yourself regarding identity theft, security freezes, fraud alerts, and the steps you can take to protect yourself against identity theft and fraud by contacting the Federal Trade Commission or your state Attorney General. The Federal Trade Commission can be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission encourages those who discover that their information has been misused to file a complaint with them. Instances of known or suspected identity theft should be promptly reported to law enforcement, the Federal Trade Commission, and your state Attorney General. You have the right to file a police report if you ever experience identity theft or fraud. This notification was not delayed by law enforcement.

**For District of Columbia residents:** The Attorney General can be contacted at 400 6th Street NW, Washington, D.C. 20001; 202-727-3400; oag.dc.gov. **For Maryland residents:** The Attorney General can be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, Maryland 21202; 888-743-0023; and www.oag.state.md.us. Long & Foster is located at 14501 George Carter Way, Chantilly, VA 20151. **For New Mexico residents:** You have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you; the right to know what is in your credit file; the right to ask for your credit score; and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. You have additional rights under the Fair Credit Reporting Act not summarized here and we encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf. **For New York residents:** The Attorney General can be contacted at: Office of the Attorney General, The Capital, Albany, New York 12224; 1-800-771-7755; and ag.ny.gov. **For North Carolina residents:** The Attorney General can be contacted at: 9001 Mail Service Center, Raleigh, North Carolina 27699; 877-566-7226; and www.ncdoj.gov. **For Rhode Island residents**: The Attorney General can be contacted at: 150 South Main Street, Providence, RI 02903; 401-274-4400; and www.riag.ri.gov. A total of 6 Rhode Island residents may be impacted by this incident.