

Erin J. Illman
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Charlotte, NC 28202
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704.338.6026 direct
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February 1, 2024

CONFIDENTIAL
VIA E-MAIL

Anthony G. Brown
Office of the Attorney General
State of Maryland
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

Re: Notice of Data Security Incident

To the Office of the Maryland Attorney General:

Bradley represents Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial ("Lenox") in conjunction with a recent data security incident described in greater detail below. The purpose of this letter is to notify you that the personal information of certain Maryland residents may have been involved in a recent data security incident.

Nature of the Security Incident

On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure the network environment and engaged a cybersecurity firm to conduct an investigation. The investigation revealed that the unauthorized actor gained access to the Lenox network on December 5, 2023, and on January 5, 2024, Lenox learned that an unauthorized actor obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident. Lenox notified the Federal Bureau of Investigation but has not delayed this notification, or individual notification, for any law enforcement investigation.

Investigation and Remediation

As soon as Lenox discovered the incident, it took steps to secure its systems, including locking down its network and resetting account passwords. Lenox launched an investigation to

determine what happened and whether personal information had been accessed or acquired without authorization.

Impacted Information

The types of personal information involved varies by individual, but may have included: name, date of birth, passport number, driver's license number, federal/state identification card number, tax identification number, social security number and/or financial account information, and other information such as phone number, address, and email address. For a limited number of employees, the personal information may have also included employment related health and benefit information.

Notice to and Number of State Residents

Lenox will begin notifying affected individuals via written notice beginning on February 2, 2024, which includes 705 currently known Maryland residents.

Steps Taken and Services Being Offered

Lenox has offered all individuals whose information was involved 12 months of complimentary services through IDX, which includes credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, fully managed identity theft recovery services, and 90 days access to a call center.

Additionally, Lenox is providing impacted individuals with guidance on how to protect against identity theft and fraud. Lenox is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. A sample copy of the notification letter sent to Maryland residents is enclosed hereto.

Lenox does not intend to, and does not, waive any applicable privilege. If it were found that any of the information provided constitutes disclosure of otherwise privileged matters such disclosure would be inadvertent.

If you require any additional information on this matter, please do not hesitate to contact me.

Sincerely,



Erin J. Illman

Enclosures (Sample Individual Notice)

Sage Home Loans Corporation f/k/a Lenox Financial
Mortgage Corporation d/b/a Weslend Financial
PO Box 480149
Niles, IL 60714

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 2, 2024

Re: Notice of Data <<Variable Text 1>>

Dear <<First Name >> <<Last Name>>:

Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial (“Lenox”) is writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of your personal information very seriously. This letter provides information about the incident and resources available to help you protect your information.

What Happened? On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure its network and initiated an investigation with the assistance of cybersecurity experts. The investigation revealed that an unauthorized actor gained access to the Lenox network on December 5, 2023, and obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident.

What Information Was Involved? The personal information involved may have included your <<Variable Text 2 >> <<Variable Text 3>>.

What We Are Doing. As soon as the incident was discovered, we took steps to secure our systems, including locking down our network and resetting account passwords. We launched an investigation to determine what happened and whether personal information had been accessed or acquired without authorization.

As outlined in more detail below, we are providing you with information about steps you can take to help protect your personal information. As an added precaution, we are offering identity theft protection services through IDX, A ZeroFox Company, a national leader in identity protection services. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

What You Can Do. In addition to enrolling in complimentary credit monitoring and identity protection services, the Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid.

You can enroll in the free IDX identity protection services by calling 1-888-740-7986 or going to <https://app.idx.us/account-creation/protect> or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major U.S. holidays). Please note the deadline to enroll is May 2, 2024.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or need assistance, please call 1-888-740-7986 toll-free. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Reference Guide

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Order Your Free Credit Report: To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form (available at www.annualcreditreport.com) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You also can contact one or more of the following three national consumer reporting agencies:

- **Equifax:** P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, <https://www.equifax.com/personal/credit-report-services>
- **Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com/help
- **TransUnion:** P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, www.transunion.com/credit-help

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

Consider Placing a Fraud Alert on Your Credit Report: You have the right to place an initial or extended “fraud alert” on your credit report at no cost. An initial fraud alert lasts 1-year and can be renewed as many times as desired. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. To place a fraud alert on your credit report, contact any one of the consumer reporting agencies listed below. The agency you contact will then contact the other two credit agencies.

- **Equifax Information Services:** P.O. Box 105069 Atlanta, GA 30348-5069, 1-800-525-6285, or by visiting: <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
- **Experian Fraud Alert:** P.O. Box 9554, Allen, TX 75013-9554, 1-888-397-3742, or by visiting: <https://www.experian.com/fraud/center.html>
- **Transunion:** P.O. Box 2000 Chester, PA 19016-2000, 1-800-916-8800, or by visiting: <https://www.transunion.com/fraud-alerts>

Request a Security Freeze: You have the right to put a security freeze on your credit file at no cost. A security freeze will ensure potential creditors and other third parties are unable to access your credit report without your consent to lift the freeze. As a result, a security freeze may interfere with or delay approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Unlike a fraud alert, you must separately place a security freeze on your credit file with each consumer reporting agency. Pursuant to federal law, you cannot be charged to place or lift a security freeze.

In order to request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a security freeze, please contact the three major consumer reporting agencies listed below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800

<https://www.transunion.com/credit-freeze>

After receiving your freeze request, each credit bureau will provide you with a unique PIN or password and information on how you can remove the freeze in the future. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze. A freeze remains in place until you ask the consumer reporting agency to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

Additional Information: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft at: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) and TTY: 1-866-653-4261, www.identitytheft.gov/. The FTC also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. This notice has not been delayed by law enforcement.

Lenox: Lenox is located at 200 Sandpointe Avenue, 8th Floor, Santa Ana, CA 92707, and can be reached at (659) 246-5979.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, (202) 442-9828, www.oag.dc.gov.

Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (410) 528-8662 or (410) 576-6491, or visit <http://www.marylandattorneygeneral.gov/>.

New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General Consumer Frauds & Protection Bureau, (800) 771-7755, <https://www.ag.ny.gov> and or New York Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov>.

North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Department of Justice, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000, www.ncdoj.gov.

Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us.

Rhode Island Residents: You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General Consumer Protection Division, 150 South Main Street, Providence, RI, 02903, (401) 274-4400, www.riag.ri.gov. There are approximately <<##>> Rhode Island residents impacted by this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

You also have certain rights under the Fair Credit Reporting Act (FCRA): 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; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

NOTICE: This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, we are not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.

Erin J. Illman
214 North Tryon Street, Suite 3700
Charlotte, NC 28202
eillman@bradley.com
704.338.6026 direct
704.332.8858 fax



September 17, 2024

CONFIDENTIAL
VIA E-MAIL

Anthony G. Brown
Office of the Attorney General
State of Maryland
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

Re: Supplemental Notice of Data Security Incident

To the Office of the Maryland Attorney General:

Bradley represents Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial ("Lenox") in conjunction with a data security incident described in our previous correspondence dated February 1, 2024, and attached to this letter as Exhibit A. The purpose of this letter is to provide an update regarding the data security incident, and to notify you that the personal information of certain additional Maryland residents may have been involved in the data security incident.

On February 2, 2024, Lenox began providing notice to individuals that were potentially impacted by this event. In parallel, Lenox undertook a comprehensive and exhaustive review of the data potentially at risk to determine what additional data may have been impacted and to whom that data relates.

The investigation into this matter is now complete, and we are providing a final update regarding the number of Maryland residents potentially affected by this event. As detailed in our prior notice to your office, on February 2, 2024, Lenox began providing written notice to affected individuals. Since our previous submission, Lenox determined that the incident may have affected the security of certain personal information relating to 66 additional Maryland residents. Lenox provided additional written notice of this event to affected individuals on August 27, 2024.

The types of personal information involved varies by individual, but for these additional Maryland residents may have included: name, date of birth, driver's license number, social security number, and/or financial account information. For two individuals, the personal information may have also included employment related health and benefit information, or benefit and related health information voluntarily provided during the mortgage transaction.

The notification letters include information notifying these individuals of the incident, offering them complimentary identity protection services, and providing additional steps they can take to protect their information. Sample copies of the notification letters are attached hereto as Exhibit B.

Lenox does not intend to, and does not, waive any applicable privilege. If it were found that any of the information provided constitutes disclosure of otherwise privileged matters such disclosure would be inadvertent.

If you require any additional information on this matter, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Erin J. Illman', with a long horizontal flourish extending to the right.

Erin J. Illman

Enclosures

Exhibit A

Erin J. Illman
214 North Tryon Street, Suite 3700
Charlotte, NC 28202
eillman@bradley.com
704.338.6026 direct
704.332.8858 fax



February 1, 2024

CONFIDENTIAL
VIA E-MAIL

Anthony G. Brown
Office of the Attorney General
State of Maryland
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

Re: Notice of Data Security Incident

To the Office of the Maryland Attorney General:

Bradley represents Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial ("Lenox") in conjunction with a recent data security incident described in greater detail below. The purpose of this letter is to notify you that the personal information of certain Maryland residents may have been involved in a recent data security incident.

Nature of the Security Incident

On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure the network environment and engaged a cybersecurity firm to conduct an investigation. The investigation revealed that the unauthorized actor gained access to the Lenox network on December 5, 2023, and on January 5, 2024, Lenox learned that an unauthorized actor obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident. Lenox notified the Federal Bureau of Investigation but has not delayed this notification, or individual notification, for any law enforcement investigation.

Investigation and Remediation

As soon as Lenox discovered the incident, it took steps to secure its systems, including locking down its network and resetting account passwords. Lenox launched an investigation to

determine what happened and whether personal information had been accessed or acquired without authorization.

Impacted Information

The types of personal information involved varies by individual, but may have included: name, date of birth, passport number, driver's license number, federal/state identification card number, tax identification number, social security number and/or financial account information, and other information such as phone number, address, and email address. For a limited number of employees, the personal information may have also included employment related health and benefit information.

Notice to and Number of State Residents

Lenox will begin notifying affected individuals via written notice beginning on February 2, 2024, which includes 705 currently known Maryland residents.

Steps Taken and Services Being Offered

Lenox has offered all individuals whose information was involved 12 months of complimentary services through IDX, which includes credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, fully managed identity theft recovery services, and 90 days access to a call center.

Additionally, Lenox is providing impacted individuals with guidance on how to protect against identity theft and fraud. Lenox is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. A sample copy of the notification letter sent to Maryland residents is enclosed hereto.

Lenox does not intend to, and does not, waive any applicable privilege. If it were found that any of the information provided constitutes disclosure of otherwise privileged matters such disclosure would be inadvertent.

If you require any additional information on this matter, please do not hesitate to contact me.

Sincerely,



Erin J. Illman

Enclosures (Sample Individual Notice)

Sage Home Loans Corporation f/k/a Lenox Financial
Mortgage Corporation d/b/a Weslend Financial
PO Box 480149
Niles, IL 60714

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

February 2, 2024

Re: Notice of Data <<Variable Text 1>>

Dear <<First Name >> <<Last Name>>:

Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial (“Lenox”) is writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of your personal information very seriously. This letter provides information about the incident and resources available to help you protect your information.

What Happened? On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure its network and initiated an investigation with the assistance of cybersecurity experts. The investigation revealed that an unauthorized actor gained access to the Lenox network on December 5, 2023, and obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident.

What Information Was Involved? The personal information involved may have included your <<Variable Text 2 >> <<Variable Text 3>>.

What We Are Doing. As soon as the incident was discovered, we took steps to secure our systems, including locking down our network and resetting account passwords. We launched an investigation to determine what happened and whether personal information had been accessed or acquired without authorization.

As outlined in more detail below, we are providing you with information about steps you can take to help protect your personal information. As an added precaution, we are offering identity theft protection services through IDX, A ZeroFox Company, a national leader in identity protection services. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

What You Can Do. In addition to enrolling in complimentary credit monitoring and identity protection services, the Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid.

You can enroll in the free IDX identity protection services by calling 1-888-740-7986 or going to <https://app.idx.us/account-creation/protect> or scanning the QR image and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major U.S. holidays). Please note the deadline to enroll is May 2, 2024.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or need assistance, please call 1-888-740-7986 toll-free. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Reference Guide

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Order Your Free Credit Report: To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form (available at www.annualcreditreport.com) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You also can contact one or more of the following three national consumer reporting agencies:

- **Equifax:** P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, <https://www.equifax.com/personal/credit-report-services>
- **Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com/help
- **TransUnion:** P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, www.transunion.com/credit-help

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

Consider Placing a Fraud Alert on Your Credit Report: You have the right to place an initial or extended “fraud alert” on your credit report at no cost. An initial fraud alert lasts 1-year and can be renewed as many times as desired. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. To place a fraud alert on your credit report, contact any one of the consumer reporting agencies listed below. The agency you contact will then contact the other two credit agencies.

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- **Experian Fraud Alert:** P.O. Box 9554, Allen, TX 75013-9554, 1-888-397-3742, or by visiting: <https://www.experian.com/fraud/center.html>
- **Transunion:** P.O. Box 2000 Chester, PA 19016-2000, 1-800-916-8800, or by visiting: <https://www.transunion.com/fraud-alerts>

Request a Security Freeze: You have the right to put a security freeze on your credit file at no cost. A security freeze will ensure potential creditors and other third parties are unable to access your credit report without your consent to lift the freeze. As a result, a security freeze may interfere with or delay approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Unlike a fraud alert, you must separately place a security freeze on your credit file with each consumer reporting agency. Pursuant to federal law, you cannot be charged to place or lift a security freeze.

In order to request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a security freeze, please contact the three major consumer reporting agencies listed below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800

<https://www.transunion.com/credit-freeze>

After receiving your freeze request, each credit bureau will provide you with a unique PIN or password and information on how you can remove the freeze in the future. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze. A freeze remains in place until you ask the consumer reporting agency to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

Additional Information: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft at: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) and TTY: 1-866-653-4261, www.identitytheft.gov/. The FTC also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. This notice has not been delayed by law enforcement.

Lenox: Lenox is located at 200 Sandpointe Avenue, 8th Floor, Santa Ana, CA 92707, and can be reached at (659) 246-5979.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, (202) 442-9828, www.oag.dc.gov.

Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (410) 528-8662 or (410) 576-6491, or visit <http://www.marylandattorneygeneral.gov/>.

New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General Consumer Frauds & Protection Bureau, (800) 771-7755, <https://www.ag.ny.gov> and or New York Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov>.

North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Department of Justice, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000, www.ncdoj.gov.

Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us.

Rhode Island Residents: You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General Consumer Protection Division, 150 South Main Street, Providence, RI, 02903, (401) 274-4400, www.riag.ri.gov. There are approximately <<##>> Rhode Island residents impacted by this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

You also have certain rights under the Fair Credit Reporting Act (FCRA): 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; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

NOTICE: This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, we are not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.

Exhibit B

Sage Home Loans Corporation f/k/a Lenox Financial
Mortgage Corporation d/b/a Weslend Financial
P.O. Box 989728
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

August 27, 2024

Re: Notice of Data <<Variable Text 1>>

Dear <<First Name>> <<Last Name>>:

Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial (“Lenox”) is writing to inform you of a data security incident that may have involved your personal information. We take the privacy and security of your personal information very seriously. This letter provides information about the incident and resources available to help you protect your information.

What Happened? On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure its network and initiated an investigation with the assistance of cybersecurity experts. The investigation revealed that an unauthorized actor gained access to the Lenox network on December 5, 2023, and obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident. On February 2, 2024, Lenox began notifying individuals whose information was likely impacted based on information known at that time. Lenox recently concluded its comprehensive review of the data and has determined that certain of your personal information was potentially impacted by this incident.

What Information Was Involved? The personal information involved may have included your <<Variable Text 2>><<Variable Text 3>>.

What We Are Doing. As soon as the incident was discovered, we took steps to secure our systems, including locking down our network and resetting account passwords. We launched an investigation to determine what happened and whether personal information had been accessed or acquired without authorization.

As outlined in more detail below, we are providing you with information about steps you can take to help protect your personal information. As an added precaution, we are offering identity theft protection services through IDX, A ZeroFox Company, a national leader in identity protection services. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

What You Can Do. In addition to enrolling in complimentary credit monitoring and identity protection services, the Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid. <<Variable Text 4>>

You can enroll in the free IDX identity protection services by calling 1-888-740-7986 or going to <https://app.idx.us/account-creation/protect> or scanning the QR code and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major U.S. holidays). Please note the deadline to enroll is November 27, 2024.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or need assistance, please call 1-888-740-7986 toll-free or go to <https://app.idx.us/account-creation/protect>. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Reference Guide

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Order Your Free Credit Report: To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form (available at www.annualcreditreport.com) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You also can contact one or more of the following three national consumer reporting agencies:

Equifax: P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, <https://www.equifax.com/personal/creditreport-services>

Experian: P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com/help

TransUnion: P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, www.transunion.com/credit-help

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

Consider Placing a Fraud Alert on Your Credit Report: You have the right to place an initial or extended “fraud alert” on your credit report at no cost. An initial fraud alert lasts 1-year and can be renewed as many times as desired. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. To place a fraud alert on your credit report, contact any one of the consumer reporting agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax Information Services: P.O. Box 105069 Atlanta, GA 30348-5069, 1-800-525-6285, or by visiting:
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Experian Fraud Alert: P.O. Box 9554, Allen, TX 75013-9554, 1-888-397-3742, or by visiting:
<https://www.experian.com/fraud/center.html>

Transunion: P.O. Box 2000 Chester, PA 19016-2000, 1-800-916-8800, or by visiting:
<https://www.transunion.com/fraud-alerts>

Request a Security Freeze: You have the right to put a security freeze on your credit file at no cost. A security freeze will ensure potential creditors and other third parties are unable to access your credit report without your consent to lift the freeze. As a result, a security freeze may interfere with or delay approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Unlike a fraud alert, you must separately place a security freeze on your credit file with each consumer reporting agency. Pursuant to federal law, you cannot be charged to place or lift a security freeze.

In order to request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a security freeze, please contact the three major consumer reporting agencies listed below:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742

<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-800-916-8800

<https://www.transunion.com/credit-freeze>

After receiving your freeze request, each credit bureau will provide you with a unique PIN or password and information on how you can remove the freeze in the future. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze. A freeze remains in place until you ask the consumer reporting agency to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

Additional Information: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft at: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) and TTY: 1-866-653-4261, www.identitytheft.gov/. The FTC also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. This notice has not been delayed by law enforcement.

Lenox: Lenox is located at 200 Sandpointe Avenue, 8th Floor, Santa Ana, CA 92707, and can be reached at (659) 246-5979.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, (202) 442-9828, www.oag.dc.gov.

Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (410) 528-8662 or (410) 576-6491, or visit <http://www.marylandattorneygeneral.gov/>.

New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General Consumer Frauds & Protection Bureau, (800) 771-7755, <https://www.ag.ny.gov> and or New York Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov>.

North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Department of Justice, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000, www.ncdoj.gov.

Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us.

Rhode Island Residents: You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General Consumer Protection Division, 150 South Main Street, Providence, RI, 02903, (401) 274-4400, www.riag.ri.gov. There are approximately 65 Rhode Island residents impacted by this incident.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

You also have certain rights under the Fair Credit Reporting Act (FCRA): 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; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

NOTICE: This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, we are not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.

Sage Home Loans Corporation f/k/a Lenox Financial
Mortgage Corporation d/b/a Weslend Financial
P.O. Box 989728
West Sacramento, CA 95798-9728

To the Parent or Guardian of
<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

August 27, 2024

Re: Notice of Data <<Variable Text 1>>

Dear Parent or Guardian of <<First Name>> <<Last Name>>:

Sage Home Loans Corporation f/k/a Lenox Financial Mortgage Corporation d/b/a Weslend Financial (“Lenox”) is writing to inform you of a data security incident that may have involved your minor’s personal information. We take the privacy and security of personal information very seriously. This letter provides information about the incident and resources available to help you protect your minor’s information.

What Happened? On December 19, 2023, unusual network activity consistent with a ransomware attack was discovered on Lenox servers. Lenox immediately took steps to secure its network and initiated an investigation with the assistance of cybersecurity experts. The investigation revealed that an unauthorized actor gained access to the Lenox network on December 5, 2023, and obtained certain data from the network on or about December 19, 2023. Lenox promptly began a review of potentially affected files to determine what information may have been involved in this incident. On February 2, 2024, Lenox began notifying individuals whose information was likely impacted based on information known at that time. Lenox recently concluded its comprehensive review of the data and has determined that certain personal information of your minor was potentially impacted by this incident.

What Information Was Involved? The personal information involved may have included your <<Variable Text 2>><<Variable Text 3>>.

What We Are Doing. As soon as the incident was discovered, we took steps to secure our systems, including locking down our network and resetting account passwords. We launched an investigation to determine what happened and whether personal information had been accessed or acquired without authorization.

As outlined in more detail below, we are providing you with information about steps you can take to help protect your minor’s personal information. As an added precaution, we are offering identity theft protection services through IDX, A ZeroFox Company, a national leader in identity protection services. IDX identity protection services include: <<12/24>> months of CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

What You Can Do. In addition to enrolling in complimentary identity protection services, the Reference Guide includes additional information on general steps you can take to monitor and protect your minor’s personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid.

You can enroll your minor in the free IDX identity protection services by calling 1-888-740-7986 or going to <https://app.idx.us/account-creation/protect> or scanning the QR code and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major U.S. holidays). Please note the deadline to enroll is November 27, 2024.

For More Information. We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or need assistance, please call 1-888-740-7986 toll-free or go to <https://app.idx.us/account-creation/protect>. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Reference Guide

Monitor Accounts: In general, we encourage you to remain vigilant against incidents of identity theft and fraud, to review your minor's account statements for suspicious activity. Typically, a minor under the age of eighteen (18) does not have credit in his or her name, and the consumer reporting agencies do not have a credit report in a minor's name. To find out if your minor has a credit report or to request a manual search for your minor's Social Security number each credit bureau has its own process. To learn more about these processes or request these services, you may contact the consumer reporting agencies by phone or in writing or you may visit the below websites:

Equifax: P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, <https://www.equifax.com/personal/help/request-child-credit-report>

Experian: P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, <https://www.experian.com/help/minor-request.html>

TransUnion: P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, <https://www.transunion.com/credit-disputes/child-identity-theft-inquiry-form>

Request a Security Freeze: Adults and minors sixteen (16) years or older have the right to place a "security freeze" on a credit report, which will prohibit a consumer reporting agency from releasing information in the credit report without express authorization. A parent or guardian also has the right to place a security freeze on a minor's credit report if the minor is under the age of sixteen (16). By placing a security freeze, someone who fraudulently acquires your minor's personal identifying information will not be able to use that information to open new accounts or borrow money in their name. You will need to contact the three national consumer reporting agencies listed below to place the freeze. There is no cost to freeze or unfreeze your minor's credit files. Should you wish to place a security freeze, please contact the three major consumer reporting agencies listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013-9554	Transunion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000
Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Security Freeze P.O. Box 380 Woodlyn, PA 19094

After receiving your freeze request, each consumer reporting agency will provide you with a unique PIN or password and information on how you can remove the freeze in the future. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze. A freeze remains in place until you, as the minor's parent or legal guardian, take action to temporarily lift it or remove it altogether, or the minor takes action to lift or remove the freeze once they are sixteen (16) years or older.

Fraud Alerts: As an alternative to a security freeze, you may be able to place an initial or extended "fraud alert" on your minor's file (if one exists) at no cost. Keep in mind, not all consumer reporting agencies offer fraud alerts for minors. An initial fraud alert lasts 1 year and can be renewed as many times as desired. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If your minor is a victim of identity theft, they may be entitled to an extended fraud alert, which is a fraud alert lasting seven years. To inquire about whether placing a fraud alert on your minor's credit report is an available option, contact any one of the consumer reporting agencies listed above.

To request information about the existence of a credit file in your minor's name, search for your minor's Social Security number, place a security freeze on your minor's credit file, place a fraud alert on your minor's credit report (if one exists), or request a copy of your minor's credit report you may be required to provide the following information:

1. A copy of your driver's license or another government issued identification card, such as a state ID card, etc.;
2. Proof of your address, such as a copy of a bank statement, utility bill, insurance statement, etc.;
3. Proof of guardianship, if you are not named on the child's birth certificate;
4. A copy of your minor's birth certificate;
5. A copy of your minor's Social Security card;
6. Your minor's full name, including middle initial and generation, such as JR, SR, II, III, etc.; and
7. Your minor's date of birth; and a list of previous addresses for the past two years.

Order Your Free Credit Report: To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form (available at www.annualcreditreport.com) and mail it to Annual

Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You also can contact one or more of the three national consumer reporting agencies to request a free copy of your credit report.

Additional Information: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft at: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) and TTY: 1-866-653-4261, www.identitytheft.gov/. The FTC also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. This notice has not been delayed by law enforcement.

Lenox: <<Variable Text 5>> Lenox is located at 200 Sandpointe Avenue, 8th Floor, Santa Ana, CA 92707, and can be reached at (659) 246-5979.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

District of Columbia Residents: You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6th Street, NW, Washington DC 20001, (202) 442-9828, www.oag.dc.gov.

Maryland Residents: You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (410) 528-8662 or (410) 576-6491, or visit <http://www.marylandattorneygeneral.gov/>.

Massachusetts Residents: You have the right to obtain a police report with respect to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

New York Residents: You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General Consumer Frauds & Protection Bureau, (800) 771-7755, <https://www.ag.ny.gov> and or New York Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov>.

North Carolina Residents: You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Department of Justice, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000, www.ncdoj.gov.

Oregon Residents: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, www.doj.state.or.us.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

You also have certain rights under the Fair Credit Reporting Act (FCRA): 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; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

NOTICE: This correspondence is sent only for informational purposes and/or for the purpose of compliance with the loan documents and/or applicable law. You may be afforded certain protections under the United States Bankruptcy Code. By this correspondence, we are not attempting to collect a debt, impose personal liability, or in any way violate the provisions of the United States Bankruptcy Code. For any questions related to the bankruptcy, please contact your bankruptcy attorney.