



<Date>

<First Name> <Last Name>

<Address 1>

<Address 2>

<City>, <State>, <Zip>

Dear <First Name> <Last Name>:

Home Point Financial Corporation ("Home Point") is deeply committed to protecting the security and confidentiality of its customers' personal information. Regrettably, we are writing to inform you of an incident involving some of that information.

On March 30, 2017, we learned that an unauthorized individual utilized a phishing scheme and may have gained access to employees' email accounts beginning in November 2016. When we learned of this, we immediately secured the email accounts, reset passwords, and began an investigation. We conducted a thorough review of the employees' email accounts and determined that they contained information that you may have included with your loan application such as your name, address, Social Security number, date of birth, driver's license/passport/state identification number, payment card number, and financial account numbers.

We have no knowledge that your personal information has been misused in any way. However, out of an abundance of caution, we wanted to let you know this happened and assure you we take it very seriously. As a precaution, we are providing you with a complimentary one-year membership for Experian's® ProtectMyID® Alert. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. ProtectMyID Alert is completely free to you and enrolling in this program will not hurt your credit score. **For more information on ProtectMyID Alert, including instructions on how to activate your complimentary one-year membership, as well as some additional steps you can take, please see the next page of this letter.**

We apologize for any inconvenience or concern this may cause. To help prevent a similar incident from happening in the future, we have implemented improved security measures and will continue to work to provide employees with awareness and training on how to recognize phishing emails. If you have questions regarding this incident, please call toll free to 1-888-721-0151 between 9:00 a.m. and 9:00 p.m. Eastern Time.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Goodman".

Matt Goodman

Chief Administrative Officer

Home Point Financial Corporation

Activate ProtectMyID Now in Three Easy Steps

1. ENSURE That You Enroll By: **[date]** (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: www.protectmyid.com/alert
3. PROVIDE Your Activation Code: **[code]**

If you have questions or need an alternative to enrolling online, please call 877-297-7780 and provide engagement #: **[number]**

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, you will receive the following features:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
 - **Daily Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax® and TransUnion® credit reports.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identify Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
 - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance***: Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.

Activate your membership today at www.protectmyid.com/alert or call 877-297-7780 to register with the activation code above.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-297-7780.

Additional Steps You Can Take

Even if you choose not to take advantage of this free credit monitoring, we recommend that you remain vigilant for incidents of fraud or identity theft by reviewing your account statements and free credit reports for any unauthorized activity. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting companies. To order your annual free credit report, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Contact information for the three nationwide credit reporting companies is as follows:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of AIG. 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.

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW
Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft