



February 2, 2017

Brian E. Frosh
Office of the Attorney General
Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

RE: RoundPoint Mortgage Servicing Corporation Privacy Event

Dear Mr. Frosh:

RoundPoint Mortgage Servicing Corporation (RoundPoint) is contacting the Attorney General's Office regarding a data security incident that occurred on January 24, 2017. One of RoundPoint's print vendors had a manual error by one of their employees. The vendor's employee disregarded our vendor's policy and quality control process which resulted in four (4) Maryland resident's personal information being sent to a third party. The type of information sent included the resident's 1098 Mortgage Interest Statement, RoundPoint loan number, property address along with the first and last name of the borrower. Please be assured that RoundPoint's vendor has taken remedial steps including instituting a sign off process that must be completed prior to confidential borrower information leaving the vendor's site to ensure that this incident does not occur again. Please note that we are taking this incident seriously and are committed to assuring the security of Maryland resident's data.

Additionally, RoundPoint reached out to the affected Maryland resident's via a phone call through our Customer Advocacy team on January 27, 2017 to notify them of the incident. RoundPoint is sending written notice of this event today February 2, 2017 in which we are offering a complimentary 12 months of credit monitoring for each of the Maryland residents. In that notice RoundPoint provided several disclosures to help reduce chances of identity theft for the borrower to review. A redacted copy of the notice sent is attached as Exhibit A for your reference and review.

Should you have any further questions or concerns regarding this matter, please contact me directly at 980-258-6178 or Sarah.Waldron@RoundPointMortgage.com. Our offices are open Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time.

Sincerely,

Sarah Waldron
Privacy Officer
RoundPoint Mortgage Servicing Corporation

Exhibit A

Redacted MD Borrower Notice



February 2, 2017

[REDACTED]

Loan Number:

Property Address:

[REDACTED]

Re: Important Security and Protection Notification. Please read this entire letter.

Dear [REDACTED],

I am contacting you regarding a data security incident that occurred January 24, 2017, with one of RoundPoint Mortgage Servicing Corporation's (RoundPoint) third party vendor. On January 24, 2017, one of RoundPoint's letter vendors sent your 1098 and other Federal and State disclosures to a third party in error. The types of information included in the mailing were: FHA case number, your mortgage interest financial information, RoundPoint loan number, property address along with your first and last name. We sincerely apologize for any frustrations and concerns you have experienced regarding this matter. RoundPoint is committed to taking our obligation to protect the confidentiality and security of the information we maintain regarding you and your mortgage loan account very seriously.

Please be assured that RoundPoint's vendor has implemented enhancements to their processes and procedures use for sending RoundPoint's letters to avoid a situation like this in the future. Additionally, RoundPoint adheres to strict account access procedures in order to safeguard the security of your personal account information.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that fraud resolution support is needed then an Experian Fraud Resolution agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition.)

Please note that this offer is available to you for one-year from the date of this letter and does not require any action on your part at this time.

The Terms and Conditions for this offer are located at www.experian.com/fraudresolution. You will also find self-help tips and information about identity protection at this site.

While Fraud Resolution assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through ProtectMyID® Elite as a complimentary one-year

membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information please follow the steps below:

Ensure that you **enroll by: 2/5/2018** (Your code will not work after this date.)
Visit the ProtectMyID website to enroll: www.protectmyid.com/enroll
Provide your **activation code:** [REDACTED]

If you have questions about the incident, need assistance with fraud resolution that arose as a result of this incident or would like an alternative to enrolling in ProtectMyID online, please contact Experian's customer care team at 877-441-6943 by **2/5/2018**. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the fraud resolution services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is **not** required for enrollment in ProtectMyID.

You can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll in ProtectMyID:

- **Experian credit report at signup:** See what information is associated with your credit file.
- **Active Surveillance Alerts:** Monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Scan:** Alerts you if your information is found on sites containing compromised data.
- **Address Change Alerts:** Alerts you of changes to your mailing address
- **Fraud Resolution:** Identity Theft Resolution agents are immediately available to help you address credit and non-credit related fraud.
- **ExtendCARE:** You receive the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** Get help replacing credit, debit, and medical insurance cards.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.experian.com/fraudresolution for this information.

Additionally, please see the following contact information for the Federal Trade Commission (FTC) as well as Maryland's Attorney General's office. You may reach out to either of these sources to obtain information about preventing identity theft.

Federal Trade Commission contact information:

- Toll Free Number: 1-877-FTC-HELP (1-877-382-4357)
- Address: 600 Pennsylvania Ave, NW Washington, DC 20580
- Website: <https://www.ftc.gov/>.

Maryland Attorney General's Contact Information:

- Telephone Number: 410-576-6550; 1-888-743-0023 (Toll Free)
- Address: 200 St. Paul Place Baltimore, MD 21202
- Website: <http://www.oag.state.md.us/consumer/>
- E-mail: consumer@oag.state.md.us

Should you have any further questions or concerns regarding this matter, please contact us at 877-426-8805. Our offices are open Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time. We are eager to assist you. For your reference, we have also enclosed our **Important Disclosures** sheet, which provides helpful tips for safeguarding your financial and personal account security.

We apologize again for this matter and thank you for your business. We will continue to make every effort to ensure the service you receive from RoundPoint is worthy of the trust you have placed in us.

Sincerely,

David Hughes
Vice President Contact Center
RoundPoint Mortgage Servicing Corporation

IMPORTANT DISCLOSURES

Tips for Safeguarding Financial and Personal Account Security

Credit and Debit Card Accounts

To monitor your personal and financial account security, you may choose to review your most recent credit and debit card account statements and those that you receive for the next 12-24 months. Any possible suspicious activity should be reported to your card issuer. The Federal Trade Commission has also provided helpful suggestions on the steps you can take to protect yourself from identity theft. Please visit <http://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>. For information from the Federal Trade Commission on how federal law limits your liability for unauthorized charges, please visit <http://www.consumer.ftc.gov/articles/0213-lost-or-stolen-credit-atm-and-debit-cards>.

Credit Reports

- ***Fraud Alert and Free Credit Report***

If you choose, you may obtain copies of your credit reports from each of the three nationwide consumer reporting agencies and place a fraud alert on your credit files. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. More information regarding understanding the specific requirements and expediting the process of placing a fraud alert may be received by contacting one of the consumer reporting agencies by phone or online at the information provided below. As soon as one credit reporting company confirms a fraud alert, the others are notified to place fraud alerts. After a fraud alert request is submitted, all three credit reporting companies will send one free credit report for review.

<i>Equifax</i>	<i>Experian</i>	<i>TransUnion</i>
1-800-525-6285 www.fraudalerts.equifax.com P. O. Box 105788 Atlanta, GA 30348	1-888-397-3742 www.experian.com/fraud/center.html P. O. Box 9554 Allen, TX 75013	1-800-680-7289 http://www.transunion.com/personal-credit/credit-disputes/credit-disputes.page P. O. Box 6790 Fullerton, CA 92834-6790

- ***Security Freeze***

It is also possible to place a security freeze on a credit report in the event of possible identity theft or fraud. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on a credit report, it is necessary to contact each of the three nationwide credit reporting companies separately. The credit reporting company may charge a fee, which varies by state, to place a freeze or lift or remove a freeze; the freeze should be free if you are a victim of identity theft or the spouse of a victim of identity theft, and you have submitted a valid police report related to the identify theft incident to the credit reporting company. The credit reporting agencies may be contacted by phone or online at the information provided above in order to receive specific requirements and to expedite this process.

- ***Review Credit Reports and Annual Free Credit Report***

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Stolen credit and debit card information is sometimes held for future use or shared among a group of thieves at different times. Checking your credit report periodically can help you spot problems and address them quickly.

You may obtain a copy of your credit report, free-of-charge, directly from each of the three nationwide credit reporting companies once per year. This annual free report is in addition to the free report you will receive if you order a fraud alert, as described above. To order your annual free report, please visit www.annualcreditreport.com, call toll free at 1-877-322-8228, or directly contact the three nationwide credit reporting companies.

Law Enforcement

If you should ever find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local police department and file an identity theft police report. Be sure to obtain a copy of the report, as many creditors may request the information contained in the report to absolve you of any fraudulent debts. Complaints may also be filed with the FTC at www.ftc.gov/idtheft or at 1-877-ID-THEFT (877-438-4338). Complaints filed are added to the FTC's Identity Theft Data Clearinghouse where they are made accessible to law enforcement for their investigations.

(See additional disclosures on page 6)

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

Notice to Customers: RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR COLORADO RESIDENTS: RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado Regulations 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020. Phone: 303-920-4763

FOR TEXAS RESIDENTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

FOR NORTH CAROLINA RESIDENTS: RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217. North Carolina Collection Agency permit no. 102965.