



Reverse Mortgage Servicing Department

PO Box 91322 Seattle, WA 98111-9422
Toll-Free Customer Service: 855-683-3095
Toll-Free Customer Fax: 866-621-1036
Toll-Free Payoff Demand Fax: 866-902-7077

<Date>

Sent via US Mail

<Borrower Name>
<CoBorrower Name>
<Mailing Address>
<Mailing City>, <Mailing State> <Mailing Zip>

RE: Loan Number: <Loan Number>
Property Address: <Property Address>
<Property City>, <Property State> <Property Zip>

Dear <Borrower Name>, <CoBorrower Name>

Why am I receiving this letter?

We are writing to inform you of an incident involving your personal information. On or about September 25th an incident occurred where our mailing vendor inserted an incorrect return envelope with <Type of Letter> and therefore may reveal your personal information, specifically names, address and account number.

While we do not believe your information will be misused as the recipient of the return envelope has assured us to return any received correspondence and maintain their confidentiality as well. As a precautionary measure, we are notifying you so that you may take steps to protect yourself against misuse of your information. Remember to always carefully review your statements every month to identify any unauthorized transactions. If you see any items on your statement that you believe are not yours, please contact us immediately. Remain vigilant over the next 12 to 24 months and promptly report incidents of suspected identity theft or unauthorized activity to us and the appropriate law enforcement agency.

What do I need to do?

To help protect your identity, we are offering a **complimentary** one-year membership in the **Assurant ID Fraud Solutions Credit Monitoring** program. This program helps detect possible misuse of your personal information by alerting you of any changes to your credit files. It will monitor your credit every day and will immediately alert you via email to log onto the secure member site to review the details of any monitoring activity received, such as: new inquiries, new accounts opened, address changes, improved accounts, delinquent accounts, and accounts impacted by bankruptcy.

Your pre-established membership number to access this complimentary membership is:
«MEMBER_NUMBER».

Your complimentary membership term within the Assurant ID Fraud Solutions Credit Monitoring program will remain available to you from «EFFECTIVE_DATE» to «EXPIRATION_DATE» and can be activated at any time between these dates by logging onto www.assurantcreditmonitoring.com.

Champion Mortgage is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.



To register for your complimentary membership and to establish your daily credit monitoring benefit, please access your easy-to-navigate, exclusive member site at www.assurantcreditmonitoring.com. Once you visit the site, click on the Register button and you will be prompted to provide your enclosed member number in order to establish a permanent password and to set up your account. Once registered, the site will automatically prompt you through the step to authenticate your identity, which provides for the establishment of your daily credit monitoring benefit. The ability to manage your account online and to immediately and securely access your credit monitoring benefit is available to you 24 hours a day, 7 days a week.

If you have any questions about this complimentary membership, please contact Assurant's Customer Service Center at 1.866.632.5335, Monday through Friday, 8 a.m. to 8 p.m., EST.

Under federal law you have the right to obtain a copy of your credit report for free once a year from each credit reporting agency. You can obtain your free credit report by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

You also have the right to place an initial fraud alert on your credit file. A fraud alert lets creditors know that they should contact you before they open a new account in your name. You can do this by calling any one of the three credit reporting agencies listed below. A free credit report will be sent to you by the credit bureau as a result of initiating this fraud alert. The fraud alert will stay on your account for 90 days. After that, you can renew the alert for an additional 90 day period by calling any one of the three agencies.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 2002, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

When you receive your credit report, look it over carefully. Look for accounts you did not open. Look for inquiries from creditors that you did not initiate. Look for inaccuracies in personal information such as home address, employment or social security numbers. If you see anything you do not understand, call the credit agency at the telephone number on the report.

If you do find suspicious activity on your credit report, call your local police or sheriff's office and file a report of identity theft. Get a copy of the police report. You may need to give copies of the police report to creditors to clear up your records.

What if I still have questions?

For more information on identity theft and how to protect yourself, you can contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357). The FTC website also has a special section on identity theft that offers helpful information. That site is: <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html>.

We have not taken this mistake lightly. Additional security steps and documentation are being put in place to prevent such an incident from happening again.

You may reach our Reverse Mortgage Servicing Center at 866-621-1036 from 8:00 am to 8:00 pm Eastern Time, Monday through Thursday and 8:00 am to 5:00 pm Eastern Time on Friday.

Sincerely,
Champion Mortgage
NMLS#2119

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ATTENTION NEW JERSEY RESIDENTS:

New Jersey law prohibits discrimination in housing. Click here for additional information:
http://www.nj.gov/oag/dcr/downloads/posters/8x11_housingposter.pdf

ATTENTION TEXAS RESIDENTS:

COMPLAINTS REGARDING MORTGAGE BANKERS SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT WWW.SML.TEXAS.GOV.

Legal Disclosure

Nationstar Mortgage LLC, d/b/a, Champion Mortgage Company, 350 Highland Drive, Lewisville, TX 75067, 1-888-480-2432. NMLS Unique Identifier #2119. Alabama – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Consumer Credit License #MC21042. Alaska – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Broker/Lender License #AK2119-1. Arizona – Champion Mortgage Company – Mortgage Banker License #910465. Arkansas – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker, Broker and Servicer License #11631 and Arkansas Collection Agency License. California – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Finance Lender License #991180. Colorado – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Supervised Lender License #991180.002. Connecticut – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #6719. Delaware – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Licensed Lender License #5256. District of Columbia – Nationstar Mortgage LLC of Delaware d/b/a Champion Mortgage Company – Mortgage Lender and Broker License #MLB7114. Florida – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender Servicer License #MLD637. Georgia – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Residential Mortgage Licensee, #11585. Idaho – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender/Broker License #MBL7833 and Regulated Lender License #RRL-6146. Illinois – Champion Mortgage Company – Residential Mortgage Licensee #MB.6760667 - Department of Financial and Professional Regulation, 122 S. Michigan Avenue, Suite 1900, Chicago, IL 60603. Indiana – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – First Lien Residential Mortgage Lender License #10864 and Subordinate Lien Residential Mortgage Lender License #179. Iowa – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker License #2008-0114. Kansas – Nationstar Mortgage LLC d/b/a Champion Mortgage – Supervised Lender License #SL.0000864. Kentucky – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Loan Company License #617. Louisiana – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Residential Mortgage License #1185. Maine – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Supervised Lender License #SLM-12196 and Loan Servicer Registration #SVR12227. Maryland – Nationstar Mortgage LLC d/b/a Champion Mortgage Company of Texas – Mortgage Lender License #18498. Michigan – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – First Mortgage Broker, Lender and Servicer Registration # FR0017841 and Secondary Mortgage Broker, Lender and Servicer Registration #SR0905. Minnesota – Champion Mortgage Company – Residential Mortgage Loan Broker License #11-1837. Mississippi – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #2119. Missouri – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Residential Mortgage Loan Broker License #11-1837. Montana – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #2119. Minnesota – Champion Mortgage Company – Residential Mortgage Originator License #20184306. Mississippi – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #2119. Missouri – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #11-1837. Montana – Nationstar Mortgage LLC d/b/a Champion Mortgage Company LLC – License and Mortgage Servicer License #2119 and Consumer Loan License & Supplementary consumer loan license #1088. Nebraska – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker License #307. New Hampshire – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker License #8486-MB. New Jersey – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Residential mortgage Lender License #9923146. New Mexico – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Loan Company License #176. New York – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker License #B500694. New York City – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Debt Collection Agency License #1424140. North Carolina Mortgage – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Lender License #L-103450 and Collection Agency Permit #150369. North Dakota – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Money Broker License #MB101417. Ohio – Nationstar Mortgage LLC d/b/a Champion Mortgage Company of Ohio – Mortgage Broker Act – Mortgage Banker Exemption #MBMB.850005.000. Oklahoma – Champion Mortgage Company – Mortgage Broker License #MB002205 and Supervised Lender License #SL007720. Oregon – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Banker License, #ML-1175. Pennsylvania – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage lender License #21248. Puerto Rico – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender/Servicer License #IH-155. Rhode Island – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Lender License #20011310LL and Loan Broker License #20011299LB. South Carolina – Champion Mortgage Company – Mortgage Lender/Servicer License #MLS-2119 OTN #1 and Supervised Lender License #S-5, 7599. South Dakota – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #ML.04012. Tennessee – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender, Broker and Servicer License #109447. Texas – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Regulated Loan License #53788. Utah – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Collection Agency Notification #4904032-0131. Utah – Champion Mortgage Company – Residential Mortgage Lender Entity License #6688068. Vermont – Champion Mortgage Company – Licensed Lender License #5932 and Loan Servicer License #2119-2. Virgin Islands – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #VI-MLC-2119. Virginia Mortgage – Virginia Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Lender and Mortgage Broker License #MC-2075. Washington – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Consumer Loan License #CL-2119. West Virginia – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Mortgage Lender License #ML-20776. Wisconsin – Nationstar Mortgage LLC d/b/a Champion Mortgage – Mortgage Banker License #37787BA. Wyoming – Nationstar Mortgage LLC d/b/a Champion Mortgage Company – Residential Mortgage Lender and Broker License #1109 and Supervised Lender License #SL2779.

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