



ROUNDPOINT
MORTGAGE SERVICING CORPORATION

June 2, 2015

[REDACTED]
SWANTON, VT 05488

Loan Number: [REDACTED]
Property Address: [REDACTED]
SWANTON, VT 05488

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

Dear [REDACTED]

I am contacting you regarding a data security incident that has occurred at RoundPoint. 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. An e-mail containing a spreadsheet was sent to a non-affiliated third party on January 30, 2015 containing yours and others nonpublic personal information. The types of information included in the spreadsheet are: loan numbers, FHA case numbers, property address, loan terms, along with first and last names of RoundPoint borrowers. We sincerely apologize for any frustrations and concerns you have experienced regarding this matter. Please be assured that none of your other confidential information has been compromised in this incident.

We have implemented enhancements to the processes and procedures we use for sending e-mails to non-affiliated third parties to avoid a situation like this in the future. Additionally, RoundPoint follows strict account access procedures to safeguard the security of your account information.

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 10:00 p.m. and Saturday from 8:00 a.m. until 12:00 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 further 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 4)



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.