



FannieMae

3900 Wisconsin Avenue, NW
Washington, DC 20016-2892
202 752 7000

April 16, 2013

Attorney General Michael Delaney
New Hampshire Department of Justice
SECURITY BREACH NOTIFICATION
33 Capitol Street
Concord, NH 03301

Re: Fannie Mae
Notification of Security Breach

Dear Sir or Madam:

We are writing to inform you of an incident involving sensitive personal information obtained from a Fannie Mae database. Fannie Mae is a government sponsored enterprise subject to regulation and oversight by the Federal Housing Finance Agency (FHFA). FHFA is also Fannie Mae's conservator. Fannie Mae is subject to FHFA's Safety and Soundness Standards for Information which can be found at 12 C.F.R. Part 1720, Appendix C (2011).

Nature of the Security Incident. On March 18, 2013, Fannie Mae loan files were sent from New York to Washington, DC on a password-protected thumb drive via Federal Express. On March 19, 2013, prior to delivery at its final destination in Washington, DC, the package containing the thumb drive as well as ten other packages were stolen from a FedEx delivery cart. The password was not included in the stolen package. FedEx filed a police report with the Washington, DC Metropolitan Police department. The personal information contained on the thumb drive includes the resident's name, address, loan number, Social Security Number, date of birth and other information typically found in a mortgage loan application.

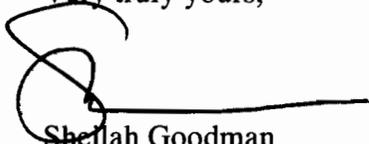
Number of Residents Affected. The incident affected two residents of your state. Fannie Mae is sending a notice to the affected individuals of the incident on or about April 17, 2013 via United Parcel Service, 2nd day delivery. Fannie Mae is offering free credit monitoring to these individuals. A template of the notification letter is enclosed.

Steps Taken or Planned Relating to the Incident. While theft from a reputable courier is outside our control, we are reinforcing our guidelines on the protection of personal information to further decrease the likelihood that an unauthorized person could access the data on a stolen thumb drive.

Fannie Mae, as federally chartered entity regulated by FHFA, reserves all of its rights, including those pursuant to N.Y. Gen. Bus. Law § 899-aa.

Please let us and FHFA know if you have any questions or if we may be of further assistance.

Very truly yours,

A handwritten signature in black ink, appearing to be 'Shellah Goodman', written over a horizontal line.

Shellah Goodman
Associate General Counsel

Enclosures

cc: David Lee, Esq.
Federal Housing Finance Agency

April xx, 2013

Title + Borrower Name
Borrower Street Address
City, State Zip Code

Dear Borrower:

This letter is to notify you of an incident which could potentially compromise some of your personal information. On March 18, 2013, Fannie Mae loan files were sent from New York to Washington, DC on a password-protected thumb drive via Federal Express. On March 19, 2013, prior to delivery at its final destination in Washington, DC, the package containing the thumb drive as well as ten other packages were stolen from a FedEx delivery cart. The password was not included in the stolen package. FedEx filed a police report with the Washington, DC Metropolitan Police department.

The personal information contained on this thumb drive likely includes your name, address, loan number, Social Security Number and other information typically provided in a loan application.

We recommend that you be alert to any signs of possible identity theft or other misuse of your personal information. We regret any inconvenience this may cause you.

Free Credit Monitoring. Securing your personal information is important to us. As a precautionary measure to safeguard your information from potential misuse, we have partnered with Equifax® to provide its Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product for one year at no charge to you. A description of this product is provided in the attached material, which also contains instructions about how to enroll (including your personal activation code). If you choose to take advantage of this product, it will provide you with a notification of any changes to your credit information, \$1 million Identity Fraud Expense Coverage and access to your credit report. You must complete the enrollment process by [DATE]. We urge you to consider enrolling in this product, at our expense, and reviewing the Additional Resources enclosed with this letter.

In addition, please see the enclosed Fact Sheet “Steps to Help Guard Against Identity Theft,” which lists other actions you can take to help guard against possible identity theft. If you have any questions or concerns, please contact me at 1-888-FM-ETHICS (1-888-363-8442) or Privacy_WorkingGroup@FannieMae.com.

Sincerely,

Nancy Jardini
Senior Vice President and
Chief Compliance and Ethics Officer

Attachments



Activation Code: **INSERT Credit Monitoring Code**

About the Equifax Credit Watch™ Gold with 3-in-1 Monitoring identity theft protection product

Equifax Credit Watch will provide you with an “early warning system” to changes to your credit file and help you to understand the content of your credit file at the three major credit-reporting agencies. Note: You must be over age 18 with a credit file in order to take advantage of the product.

Equifax Credit Watch provides you with the following key features and benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your **Equifax, Experian, and TransUnion** credit reports
- Wireless alerts and customizable alerts available (available online only)
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Up to \$1 million in identity theft insurance with \$0 deductible, at no additional cost to you †
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.
- 90 day Fraud Alert placement with automatic renewal functionality* (available online only)

How to Enroll: You can sign up online or over the phone

To sign up online for **online delivery** go to www.myservices.equifax.com/tri

1. **Welcome Page:** Enter the Activation Code provided at the top of this page in the “Activation Code” box and click the “Submit” button.
2. **Register:** Complete the form with your contact information (name, gender, home address, date of birth, Social Security Number and telephone number) and click the “Continue” button.
3. **Create Account:** Complete the form with your email address, create a User Name and Password, check the box to accept the Terms of Use and click the “Continue” button.
4. **Verify ID:** The system will then ask you up to four security questions to verify your identity. Please answer the questions and click the “Submit Order” button.
5. **Order Confirmation:** This page shows you your completed enrollment. Please click the “View My Product” button to access the product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. **Enrollment Code:** You will be asked to enter your enrollment code as provided at the top of this letter.
2. **Customer Information:** You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. **Permissible Purpose:** You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax cannot process your enrollment.
4. **Order Confirmation:** Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact the Equifax auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. 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. This product is not intended for minors (under 18 years of age)

* The Automatic Fraud Alert feature made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC

Steps to Help Guard Against Identity Theft

There are a number of other steps you should consider to guard against identity theft.

Reviewing Your Account Statements and Credit Report. You should remain vigilant by regularly reviewing statements for your financial accounts, and obtaining your credit report from one or more of the national credit reporting companies. Report any fraudulent transactions to the creditor or credit reporting company from which you received the statement or report. Even if you do not find any suspicious activity on your initial credit reports, it is recommended that you check your credit reports periodically. This can help you spot problems and address them quickly.

You are also entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. You can obtain a free copy of your credit report once every 12 months by visiting www.annualcreditreport.com, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (you can print a copy of the request form at the foregoing web site as well). You can also purchase a copy of your credit report by contacting one of the three national credit reporting companies listed below.

Fraud Alert. In addition, you may want to consider the use of a fraud alert. Many industry experts recommend that you place a fraud alert on your credit file to help protect your credit information. Fraud alerts notify potential creditors to verify your identification before extending credit in your name in case someone is using your information without your consent.

You may initiate a fraud alert for all three major bureaus by contacting any one of the credit reporting companies listed below. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review. However, you should be aware that, while a fraud alert may help protect your credit information, it may delay legitimate requests for credit approval. Further information is available from the credit bureaus.

Security Freeze. You may also be interested in further protection from fraud and identity theft through protective measures such as a security freeze on your credit report. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

Note: There may be fees for placing, lifting and/or removing a security freeze. To determine the fees applicable to residents of your State, please visit https://help.equifax.com/app/answers/detail/a_id/75/search/1 to determine the cost.

To place a security freeze on your credit report, you must send a written request to **each** of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

<p>Equifax (800) 685-1111 Credit Reports (800) 525-6285 Fraud Alert (800) 525-6285 Security Freeze www.equifax.com</p> <p><u>Security Freeze:</u> Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348</p> <p><u>All other Inquiries:</u> P.O. Box 740250 Atlanta, GA 30374-0241</p>	<p>Experian (888) 397-3742 Credit Reports (888) 397-3742 Fraud Alert (888) 397-3742 Security Freeze www.experian.com</p> <p><u>Security Freeze:</u> Experian Security Freeze P.O. Box 9554 Allen, TX 75013</p> <p><u>All other Inquiries:</u> P.O. Box 1017 Allen, TX 75013</p>	<p>TransUnion (800) 888-4213 Credit Reports (800) 680-7289 Fraud Alert (800) 909-8872 Security Freeze www.transunion.com</p> <p><u>Security Freeze:</u> Trans Union Security Freeze FVAD P.O. Box 6790 Fullerton, CA 92834</p> <p><u>All other Inquiries:</u> P.O. Box 6790 Fullerton, CA 92834-6790</p>
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In order to request a security freeze, you will need to provide the following information: (1) your 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 or telephone bill; (6) a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.); (7) if you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft; and (8) if you are not a victim of identity theft, payment by check, money order, or credit card (Visa, MasterCard, American Express or Discover only). Do not send cash through the mail.

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time. To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Law Enforcement. If you are, or suspect that you are, the victim of identity theft, you should contact your local police department to file a report. You may also wish to contact the Office of the Inspector General for the Federal Housing Finance Agency at 1625 Eye Street, NW, Washington, DC 20006-4001, 1-800-793-7724 or via the web at www.oighotline@fhfa.gov.

Other State Specific Notices

For residents of Oregon

enforcement officials, Oregon's Attorney General as well as the Federal Trade Commission.

For residents of Maryland and North Carolina

You can obtain information from the Maryland or North Carolina Office of the Attorney General and the Federal Trade Commission about steps you can take to avoid identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us	North Carolina Office of the Attorney General Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/bcp/edu/microsites/idtheft
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