

STATE OF NH
DEPT OF JUSTICE

2016 MAR 28 PM 12: 58



175 Park Avenue
Madison, NJ 07940

March 22, 2016

Via Certified Mail and E-Mail

Consumer Protection and Antitrust Bureau
Office of the Attorney General
33 Capitol Street
Concord, NH 03301

Dear Sir or Madam,

We are contacting you about an incident involving unauthorized access to e-mail communications that may have included New Hampshire residents' personal information.

Between approximately October 2015 and December 2015, followed by isolated occurrences in January, February, and March 2016, a limited number of real estate agents affiliated with NRT-owned offices became victims of an email phishing attack that allowed an unauthorized person to gain access to the agents' email accounts and communications. Based on our investigation, affected residents' personal information may have been included in the body of an email or attachment within an affected agent's account. The types of personal information exposed vary depending on what was sent by email but may include affected residents' Social Security numbers, passport numbers, driver's license or state identification numbers, or credit card numbers. We have no evidence that any personal information was used to commit identity theft.

We are taking proactive steps to provide additional education to our affiliated real estate agents regarding suspected phishing emails, and to enhance our monitoring for and prevention of these types of incidents. This includes revising our internal policies and procedures, and initiating a project to set up two-factor authentication for our internally-hosted email accounts. For affected residents' security, we have encouraged them to be especially aware of email, telephone, and postal mail scams that ask for personal or sensitive information.

As an added precaution, we have provided affected residents with 12 months of identity monitoring at no cost through Kroll. The identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, Identity Consultation, and Identity Restoration. We also proactively notified those agents whose email accounts included certain attachments or materials of a personal nature that appear to contain personal information, unrelated to NRT's real estate business and not owned by NRT, so they could take preventive measures. Additional information describing these services and how affected residents may use such services is included with the attached template notice.

We believe that approximately 5 New Hampshire residents were affected. A list of those residents is available upon request.

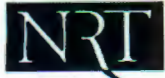
Attached is a copy of the proposed notification to affected residents as well as notification regarding identity theft protection services.

Please feel free to contact our outside counsel, Brian Hengesbaugh at Baker & McKenzie, directly at (312) 861-3077 if you have any questions regarding this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read 'M. Ryan Gorman', is written over a horizontal line.

M. Ryan Gorman
Senior Vice President



175 Park Avenue
Madison, NJ 07940

<<MemberFirstName>> <<MemberLastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip Code>>

<<Date>> (Format: Month Day, Year)

Re: Notice of Data Breach: Unauthorized E-mail Incident

Dear <<MemberFirstName>> <<MemberLastName>>,

We are contacting you about an incident involving unauthorized access to e-mail communications that may have included your personal information.

What happened and what information was involved?

Between approximately October 2015 and March 2016, a limited number of real estate agents affiliated with NRT-owned offices became victims of an email phishing attack that allowed an unauthorized person to gain access to the agents' email accounts and communications. Based on our investigation, your personal information may have been included in the body of an email or attachment within an affected agent's account. The types of personal information exposed vary depending on what was sent by email but may include your Social Security number, passport number, driver's license or state identification number, or credit card number. We have no evidence that any of your personal information was used to commit identity theft.

What are we doing, and what can you do?

We are taking proactive steps to provide additional education to our affiliated real estate agents regarding suspected phishing emails, and to enhance our monitoring for and prevention of these types of incidents.

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a leader in risk mitigation and response, and has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, a Current Credit Report, Web Watcher, Public Persona, Quick Cash Scan, \$1 Million Identity Theft Insurance, Identity Consultation, and Identity Restoration.

Visit krollbreach.idMonitoringService.com to enroll and take advantage of your identity monitoring services.

Membership Number: <<Member ID>>

To receive credit services by mail instead of online, please call 1-844-263-8605. Additional information describing your services is included with this letter.

We encourage you to be especially aware of email, telephone, and postal mail scams that ask for personal or sensitive information. In addition, if you have any pending real estate transactions, use extra caution and diligence in any online communications. It is important to always verbally verify over the telephone with your agent, escrow/title agent, or attorney any wiring instructions you may receive about your transaction. Use phone numbers that you know to be correct rather than phone numbers included in an email. Be suspicious of emails that communicate updated, revised, or corrected wiring instructions.

For more information:

We take the privacy and security of your information seriously, and sincerely regret any concern or inconvenience this may cause you. Please call 1-866-775-4209, Monday through Friday 9 a.m. to 6 p.m. Eastern Time with any questions or concerns.

Sincerely,

M. Ryan Gorman
Senior Vice President

U.S. State Notification Requirements

For residents of all states:

Federal Trade Commission: You may visit the Federal Trade Commission's ("FTC") website at www.consumer.ftc.gov/features/feature-0014-identity-theft or call **(877) 382-4357** or write to 600 Pennsylvania Avenue, NW, Washington, DC 20580 for further information about how to protect yourself from identity theft, including information about fraud alerts and security freezes. Your state Attorney General may also have advice on preventing identity theft, and you should report instances of known or suspected identity theft to law enforcement, your State Attorney General, and the FTC.

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via the credit bureaus' website. A fraud alert tells creditors to follow certain procedures, including contacting you, before opening any new accounts or changing your existing accounts. For that reason, placing a fraud alert can protect you, but may also delay a decision when you seek to obtain credit. We list the contact information for all three national credit bureaus below.

Monitoring: You should always remain vigilant and monitor your accounts statements for suspicious activity. U.S. residents are entitled under U.S. law to one free credit report annually from each of the three major credit bureaus. To order your free report, visit www.annualcreditreport.com or call toll-free **(877) 322-8228**.

Security Freeze: You also have the right to place a security freeze on your credit report. 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 your credit report, you need to send a request to each consumer reporting agency by certified mail, overnight mail, or regular stamped mail. The following information must be included when requesting a security freeze (note that if you are requesting a security freeze for your spouse, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. The consumer reporting agency may charge a fee of up to \$12.00 to place a freeze or lift or remove a freeze, but these processes are 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 relating to the identity theft incident to the consumer reporting agency. You may obtain a security freeze by contacting any one or more of the following national consumer reporting agencies:

Equifax Security Freeze
Phone: 888-766-0008
P.O. Box 105788
Atlanta, GA 30348
www.equifax.com

Experian Security Freeze
Phone: 888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com/freeze

TransUnion (FVAD)
Phone: 888-909-8872
P.O. Box 2000
Chester, PA 19022
www.transunion.com

For residents of Hawaii, Michigan, North Carolina, and Virginia: State law recommends that you remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring your credit report for unauthorized activity.

For residents of Maryland and North Carolina: You can obtain information from the Maryland and North Carolina Offices of the Attorneys General, and the FTC, about fraud alerts, security freezes, and steps you can take to prevent identity theft.

Maryland Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(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
(877) 566-7226
www.ncdoj.com



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You've been provided with access to the following services¹ from Kroll:

Triple Bureau Credit Monitoring and a TransUnion Credit Report.

You'll receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll investigator, who can help you determine if it's an indicator of identity theft.

Web Watcher

Web Watcher monitors internet sites where criminals buy, sell, and trade personal information. You'll be promptly notified if evidence of your identity information being traded or sold is discovered.

Public Persona

Public Persona monitors public record databases for names, aliases, and addresses that are associated with your Social Security number. If information is found, an alert email is sent..

Quick Cash Scan

Quick Cash Scan monitors thousands of short-term and cash-advance loan sources. You'll receive an alert when a loan is reported, and you can call a Kroll investigator for more information.

\$1 Million Identity Theft Insurance

Reimburses you for out-of-pocket expenses totaling up to \$1 million in legal costs for any one stolen identity event. All coverage is subject to the conditions and exclusions in the policy.

Identity Consultation

You have unlimited access to consultation with a dedicated licensed investigator at Kroll. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Restoration

If you become a victim of identity theft, an experienced licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and will do most of the work for you. Your investigator can dig deep to uncover all aspects of the identity theft, and then work to resolve it.

¹ Kroll's activation website is only compatible with the current version or one version earlier of Internet Explorer, Chrome, Firefox, and Safari.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.