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PO Box 999
Suwanee, GA 30024

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SAMPLE A. SAMPLE - L02

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ANYTOWN, US 12345-6789



October 14, 2025

Dear Sample A. Sample,

We are writing to notify you of an issue that involves certain of your personal information. Verita Global provides the titlexi.com software platform used by bankruptcy trustees, including Joseph E. Cohen, Trustee, and maintains personal information in the course of supporting the trustees.

What Happened?

On June 18, 2025, we learned that an unauthorized third party gained access to one of our network environments. We quickly began an investigation to understand the nature and scope of the issue. Based on our investigation, we determined that the unauthorized third party accessed the relevant environment on June 18, 2025, and subsequently took from Verita's systems certain case files of Joseph E. Cohen, Trustee. Since then, we have been working diligently to review the affected files. Through this review, we recently learned that some of the affected files contained certain personal information about you.

What Information Was Involved?

The affected records included personal information such as name, contact information, date of birth, Social Security number, driver's license number, taxpayer identification number and bank account number (without a security or access code). The types of affected personal information varied by impacted individual.

What Are We Doing to Address the Issue?

Promptly after learning of the issue, we began an investigation with the assistance of third-party cybersecurity experts and took steps to secure the relevant environment. We also reported the issue to law enforcement.

What You Can Do

We are informing you about this issue so you can take steps to help protect your information. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order a free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. We encourage affected individuals to remain vigilant by reviewing their account statements and monitoring their free credit reports. In addition, we have arranged to offer complimentary credit monitoring and identity protection services to you for 12 months. The enclosed Reference Guide provides information on how to register for these services and additional information on ways to further protect your personal information.

For More Information

We regret any inconvenience this issue may cause. If you have any further questions about this issue, please call 1-833-918-1108, Monday through Friday from 8 am to 8 pm Central Time (excluding major U.S. holidays). Please reference engagement number **[Engagement Number]** when calling.

Sincerely,

Verita Global, LLC

Reference Guide

We encourage affected individuals to take the following steps:

Register for Experian IdentityWorks Services. We have arranged with Experian to offer identity protection and credit monitoring services to you at no charge for 12 months. These Experian IdentityWorks services include:

- **Experian Credit Report at Sign-Up:** See what information is associated with your credit file. Daily credit reports are available for online members only*.
- **Credit Monitoring:** Monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents are available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** Continue to receive Identity Restoration support after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

To activate your membership, please follow the steps below:

- Enroll by: **January 30, 2026** by 11:59 pm UTC (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: **<https://www.experianidworks.com/credit>**
- Provide your activation code: **ABCDEFGHI**

If you have questions about the services, need assistance with identity restoration, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by January 30, 2026 at 1-833-918-1108, Monday - Friday, 8 am - 8 pm Central Time (excluding major U.S. holidays). Please be prepared to provide engagement number **[Engagement Number]** as proof of eligibility for the identity restoration services offered by Experian.

Order Your Free Credit Report. You are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com, call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC's") website at www.consumer.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names. The consumer reporting agency will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number). If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the consumer reporting agencies of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate consumer reporting agency by telephone and in writing. Consumer reporting agency staff will review your report with you. If the information cannot be explained, then you will need to call the creditors involved for an explanation. Information that cannot be explained also should be reported to your local police or sheriff's office because it may signal criminal activity.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Report Incidents. We encourage you to remain vigilant for incidents of fraud and identity theft by reviewing your financial account statements as well as monitoring your free credit reports. If you detect any unauthorized transactions in a financial account, promptly notify the relevant financial institution. If you detect any incident of identity theft or fraud, promptly report the incident to law enforcement, your state Attorney General or the FTC. If you believe your identity has been stolen, the FTC recommends that you take these steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. For streamlined checklists and sample letters to help guide you through the recovery process, please visit www.identitytheft.gov.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.

You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft and how to repair identity theft:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.identitytheft.gov

Consider Placing a Fraud Alert on Your Credit File. To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three consumer reporting agencies. For more information on fraud alerts, you also may contact the FTC, as described above.

Equifax	Equifax Information Services LLC P.O. Box 105069 Atlanta, GA 30348-5069	1-800-525-6285	www.equifax.com
Experian	Experian Inc. P.O. Box 9554 Allen, TX 75013	1-888-397-3742	www.experian.com
TransUnion	TransUnion LLC P.O. Box 2000 Chester, PA 19016	1-800-680-7289	www.transunion.com

Consider Placing a Security Freeze on Your Credit File. You may wish to place a “security freeze” (also known as a “credit freeze”) on your credit file. A security freeze is designed to prevent potential creditors from accessing your credit file at the consumer reporting agencies without your consent. *Unlike a fraud alert, you must place a security freeze on your credit file at each consumer reporting agency individually.* There is no charge to place or lift a security freeze. For more information on security freezes, you may contact the three nationwide consumer reporting agencies or the FTC as described above. As the instructions for establishing a security freeze differ from state to state, please contact the three nationwide consumer reporting agencies to find out more information.

The consumer reporting agencies may require proper identification prior to honoring your request. For example, you may be asked to provide:

- Your full name with middle initial and generation (such as Jr., Sr., II, III)
- Your Social Security number
- Your date of birth
- Addresses where you have lived over the past five years
- A legible copy of a government-issued identification card (such as a state driver's license or military ID card)
- Proof of your current residential address (such as a current utility bill or account statement)

For Iowa Residents. You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa
Hoover State Office Building
1305 E. Walnut Street
Des Moines, IA 50319
515-281-5164
www.iowaattorneygeneral.gov

For New York Residents. You can obtain information from the New York State Office of the Attorney General about how to protect yourself from identity theft and your privacy online. You can contact the New York State Office of the Attorney General at:

Office of the Attorney General
The Capitol
Albany, NY 12224-0341
1-800-771-7755 (toll-free)
1-800-788-9898 (TDD/TTY toll-free line)
<https://ag.ny.gov/>

Bureau of Internet and Technology ("BIT")
28 Liberty Street
New York, NY 10005
212-416-8433
<https://ag.ny.gov/resources/individuals/consumer-issues/technology>

