



October 28, 2011

Dear [REDACTED],

Maloney Properties, Inc. ("Maloney Properties") is writing to inform you that a company laptop which stored a limited amount of personal information was stolen on October 15, 2011. Specifically, that information is residential housing data, which includes individual social security numbers. This information is required to ensure eligibility for federal and state housing subsidies. The majority of this information has only the last four (4) digits of resident's social security numbers listed, preceded by x's representing the undisclosed numbers. However, because some of the information involves issues concerning Social Security, some complete Social Security numbers are listed. Maloney Properties was able to capture the names of individuals which listed that person's full Social Security number. The Boston Police Department is investigating the incident.

All information stored on the laptop was protected by complex passwords and we have no direct knowledge that personal information was actually accessed from the stolen laptop. However, this theft has still created a remote risk of a potential breach of security of your personal information. In order to provide you with the most protection possible, we are providing the following information to you pursuant to 9 V.S.A. § 2435.

We are providing you this information to put you on notice with the expectation that you will scrutinize your personal information, credit card information and other financial data to determine if there has been an unauthorized use of your information. In the event that you note any suspicious or unauthorized activities, immediately contact the police department and inform them that you believe you were the victim of identity theft and that there is suspicious and unauthorized activity on your credit cards and financial accounts. Under the law, you have the right to obtain the police report filed in regard to this incident. Also, if you are the victim of identity theft, you have the right to file a police report and obtain a copy of that report.

You may want to place a fraud alert or security freeze on your credit report. In order to request a fraud alert or security freeze, please follow the attached instructions. A fraud alert is free for 90 days and provides notification to credit companies that they should contact you before extending credit. 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 approval of a request that you make for loans, credit, mortgages, employment, housing or other services.

We are sorry that this theft potentially placed your personal information at risk of exposure despite Maloney Properties' strenuous efforts to maintain the integrity of that information. However, we are confident that given the layers of security protection in place, it is very unlikely that a breach will result from this incident.

If you have any questions or concerns about this information, or require assistance in placing a fraud alert or security freeze on your credit, please contact your property manager or me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Celeste P. Vezina".

Celeste P. Vezina
Treasurer

www.maloneyproperties.com

1227498.1
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EQUAL HOUSING OPPORTUNITY - EQUAL OPPORTUNITY EMPLOYER - PLEASE CONTACT SBA COORDINATOR EXT 255

Fraud Alert

As a way to further protect your personal information, you can add an Initial Security Alert (fraud alert) to your credit report. A fraud alert remains on your report for 90 days and lets potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. Please know that it also may delay your ability to obtain credit.

You may place a fraud alert on your credit report by either calling any one of the three nationwide consumer reporting agencies or completing an online form through their website. The contact information for each agency is as follows:

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file. Please know that the consumer reporting agency will require you to provide appropriate proof of your identity which may include your Social Security number.

You also have the right to free copies of the information in your file (your "file disclosure"). A fraud alert (Initial Security Alert) entitles you to a copy of all the information in your file at each of the three nationwide agencies. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address.

Security Freeze

If you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift, or remove the freeze. In all other cases, a credit reporting agency may charge you up to \$5.00 each to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies that are listed above by regular, certified, or overnight mail. The mailing address of each agency is as follows:

Equifax Fraud Alert
P.O. Box 10578
Atlanta, GA 30348

Experian Fraud Alert
P.O. Box 9554
Allen, TX 75013

TransUnion Fraud Alert
P.O. Box 6790
Fullerton, CA 92834

In order to request a security freeze, you will need to provide your full name, date of birth, social security number, the addresses where you have lived over the past five years, proof of current address such as a current utility bill or telephone bill, and a legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.). If you are a victim of identity theft include a copy of the police report, investigative report or complaint to a law enforcement agency concerning identity theft. If you are not a victim of identity theft, include 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 removal or lifting of the security freeze.