



William Lyon Homes[®]
Experience the pride.[™]

C/O ID Experts
 10300 SW Greenburg Rd. Suite 570
 Portland, OR 97223

To Enroll, Please Call:
 1-800-939-4170
 Or Visit:
<https://app.myidcare.com/account-creation/protect>
 Enrollment Code: <<XXXXXXXXXX>>

<<First Name >> <<Last Name>>
 << Address1>> << Address2>>
 <<City>>, <<State>> <<Zip>>

May 30, 2019

Re: Notice of Data Security Incident

Dear <<First Name >> <<Last Name>>:

I am writing to inform you of a data security incident that may have involved your personal information. William Lyon Homes takes the privacy and security of your information very seriously and we are sending you this letter to provide you with complimentary credit and identity monitoring services and to inform you about steps you can take to protect your information.

What Happened?

On March 6, 2019, William Lyon Homes discovered unauthorized access to an employee’s email account. Upon learning of this incident, the password to the account was reset. We immediately began an investigation and hired independent cybersecurity experts to help us. We also reported the incident to the FBI and are committed to assisting with any investigation that may result. On May 3, 2019, our investigation confirmed that emails within the involved account may have been accessed without authorization. Further investigation revealed that some of those emails may have contained your personal information. We are sending you this letter to inform you about the incident and to provide you with steps you can take to help protect your information.

What Information Was Involved?

The information involved may have included your name, <<Variable Data 1>><<Variable Data 2>><<Variable Data 3>>, and address.

What We Are Doing.

We have submitted a report to the FBI regarding the incident and have added several additional security measures to enhance our system and network security. These include adding additional threat protection services to monitor our email, enhancing protections for external e-mail access and disabling certain web protocols in our mail environment. In addition, we are offering you identity theft protection services through ID Experts®, the data breach and recovery services expert, to provide you with MyIDCare™ at no cost to you. Your MyIDCare services include: 12 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, MyIDCare will help you resolve issues if your identity is compromised. Additional details regarding your MyIDCare services are enclosed.

What You Can Do.

We suggest that you follow the recommendations on the following page to protect your personal information. In addition, we recommend that you review your financial account statements and if you notice any suspicious activity, contact your financial institution. We also encourage you to contact ID Experts with any questions and to enroll in free MyIDCare services by calling 1-800-939-4170 or going to <https://app.myidcare.com/account-creation/protect> and using the Enrollment Code provided above. Please note that the deadline to enroll for the services is August 30, 2019.

For More Information: Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 1-800-939-4170 from 7:00 a.m. to 6:00 p.m. MST, Monday through Friday. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

Giles Patterson

Giles Patterson
Regional President

Steps You Can Take to Further Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant and review your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (the “FTC”).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://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. You can also contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-877-322-8228
www.transunion.com

Free Annual Report

P.O. Box 105281
Atlanta, GA 30348
1-877-322-8228
www.annualcreditreport.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: Under U.S. law, you have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC or from your respective state Attorney General about steps you can take toward preventing identity theft. You are encouraged to report suspected identity theft to the FTC. You may also report suspected identity theft to local law enforcement, including the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include knowing what is in your file; disputing incomplete or inaccurate information; and requiring consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.

Personal Information of a Minor: You can request that each of the three national credit reporting agencies perform a manual search for a minor’s Social Security number to determine if there is an associated credit report. Copies of identifying information for the minor and parent/guardian may be required, including birth or adoption certificate, Social Security card and government issued identification card. If a credit report exists, you should request a copy of the report and immediately report any fraudulent accounts to the credit reporting agency. You can also report any misuse of minor’s information to the FTC at <https://www.identitytheft.gov/>. For more information about Child Identity Theft and instructions for requesting a manual Social Security number search, visit the FTC website: <https://www.consumer.ftc.gov/articles/0040-child-identity-theft>.



1. Website and Enrollment: Go to <https://app.myidcare.com/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate Credit Monitoring: Credit monitoring is provided as part of your MyIDCare membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, MyIDCare will be able to assist you.

3. Telephone: Contact MyIDCare at 1-800-939-4170 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

4. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies:

California Residents: Visit the California Office of Privacy Protection (<http://www.ca.gov/Privacy>) for additional information on protection against identity theft.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392