

**Reporting Form
 For Business, Individual or NY State Entity reporting a
 "Breach of the Security of the System"
 Pursuant to the Information Security Breach
 and Notification Act (General Business Law §889-aa;
 State Technology Law §208)**

Name of Business, Individual or State Entity: Experian _____
 Date of Discovery of Breach: 4/10/2006 _____
 Estimated Number of Affected Individuals: One New York resident. _____
 Date of Notification to Affected Individuals: 5/25/2006 _____
 Manner of Notification: written notice
 electronic notice (email)
 telephone notice

Are you requesting substitute notice? Yes No (If yes, attach justification)

Content of Notification to Affected Individuals: Describe what happened in general terms and what kind of information was involved. Please attach copy of Notice.

Unauthorized access by an Experian client to consumer's personal information including name, address, and SSN. Copy of consumer notice is attached.

Name of Business or Individual Contact Person: Laura Mundy _____
 Title: Vice President, Regulatory
 Compliance _____
 Telephone number: 714.830.5255 _____
 Email: laura.mundy@experian.com _____

Dated: 5/25/2006 _____
 Submitted by: Thom Stoughton _____
 Title: Investigator Consultant _____
 Address: 475 Anton Blvd, Costa Mesa, CA 92626 _____
 Email: thomas.stoughton@experian.com _____
 Telephone: 714.830.5190 _____ Fax: 714.830.2576 _____

Regulatory Compliance A457B
Experian / «CaseID»«SeqNo»
475 Anton Blvd
Costa Mesa CA 92626-7037



May 25, 2006

<<FIRST>> <<MI>> <<LAST>>
<<ADDRESS>>
<<CITY>> <<ST>> <<ZIP>>

This letter is to inform you that your personal information may have been accessed without proper authorization.

Experian, one of the nationwide credit reporting agencies, identified that its client, Lobel Financial Corp, had certain Experian consumer information accessed without proper authorization. Experian is actively working with Lobel Financial Corp and law enforcement officials to investigate this matter. Contact information for Lobel Financial Corporation is as follows:

Lobel Financial Corporation
Howard Hornbeck
1150 N Magnolia Avenue
Anaheim CA 92801
(714) 995-3333

Experian is providing the following information to help protect you from potential misuse of your information including the potential of identity theft:

Experian has added a temporary statement to your credit report that will notify creditors that we recommend they authenticate applications for credit made in your name. This temporary statement will remain on your credit report for approximately 3 months. You may choose to extend the time that a security statement is included on your credit report by contacting Experian and request that an initial security alert be added instead.

We recommend that you contact Experian directly at (888) 397-3742, which will enable you to:

- Add an initial security alert statement to your credit file at all three national credit reporting agencies, Experian, Equifax and Trans Union. The alert will remain on your credit file for 90 days.
- Experian will electronically transmit your request for the 90 day security alert to the other two national credit reporting agencies.
- Remove your name from Experian's pre-approved offers of credit mailing lists for 6 months.
- Receive a free copy of your credit report.

For your convenience, Experian also offers the above service online at <http://www.experian.com/fraud> with the added benefit of allowing you immediate access to your credit report.

One of the ways to protect your identity from any misuse is to review your credit report frequently and ensure that all information is accurate. To assist you in protecting your personal information, Experian will provide you with one free year of credit monitoring through membership in Credit Manager.

To take advantage of the Credit Manager membership, please go to <http://www.consumerinfo.com/ConsumerHelp> and use promotion code «**PromoCode**» to order the membership.

Here are the detailed instructions for accessing the Credit Expert website to take advantage of the free Credit Manager membership:

- In any browser type URL exactly as provided above.
- Fill in name and address on first page and click "Submit & Continue."
- Complete identity process on second page.
- **Do not enter credit card information on second page;** instead enter your promotional code (exactly as above).
- Click "Submit."
- If you have any questions during the online ordering process, please contact customer service at (866) 673-0140.

You should also know that the Federal Trade Commission ("FTC") offers consumer assistance and educational materials relating to identity theft and privacy issues. The FTC can be contacted by either visiting <http://www.consumer.gov/idtheft> or by calling (877) 438-4338.

We hope this information is helpful to you and Experian sincerely regrets any inconvenience or concern this incident may cause.

Sincerely,



L. Mundy
Vice President
Regulatory Compliance