



**FIDELITY NATIONAL
INFORMATION SERVICES**

December 19, 2007

Attorney General
One Ashburton Place
Boston, MA 02108

Office of Consumer Affairs and Business Regulation
Ten Park Plaza, Suite 5170
Boston, MA 02116

RE: Notice of Unauthorized Disclosure by Fidelity Information Services

Dear Sir or Madam:

Fidelity Information Services, Inc. (FIS"), for itself and on behalf of its customer HSBC Mortgage Corporation (USA) ("HSBC"), is providing this letter as notice that FIS inadvertently disclosed three reports containing HSBC's customer data to another financial institution. The data included personal information (names, addresses, account numbers and social security numbers) for some of HSBC's mortgage loan customers.

We have received assurances from the receiving financial institution, a well-regarded and regulated entity in its own right, that only two (2) employees saw the information, that steps were taken to protect the information while in its possession and that the information has now been purged from that financial institution's systems. FIS has responded by implementing preventive controls and placing additional safeguards on information.

At this time, we have determined that there were 219 residents of the State of Massachusetts affected. Attached is a copy of the forms of notice which will be provided to those residents. The notices will be mailed on or prior to December 20, 2007.

Should you have any questions, please contact my office at 904-357-1663.

Sincerely

A handwritten signature in black ink that reads "Fara E. Faubus". The signature is written in a cursive, flowing style.

Fara E. Faubus
Chief Compliance Officer
Fidelity National Information Services, Inc.



December 20, 2007



Re: Important Notice Regarding Your Personal information

Dear :

Fidelity Information Services, Inc. ("FIS") and HSBC Mortgage Corporation (USA) ("HSBC") are providing this letter as notice that FIS inadvertently disclosed three reports containing HSBC's customer data to another financial institution. The data included personal information (names, addresses, account numbers and social security numbers) for some of HSBC's mortgage loan customers.

As a result of our investigation, we believe that a report contained information about your mortgage loan. We have received assurances from the financial institution, a well-regarded and regulated entity in its own right, that steps were taken to protect the information while in its possession and that the information has now been purged from that financial institution's systems. FIS has responded by implementing preventive controls and placing additional safeguards on information.

While we are confident that there is no risk to your personal data, Fidelity and HSBC are informing you of this incident because we care about the safety and security of your personal information. On the reverse side of this letter is a Reference Guide that gives you more information on identity theft, how to report it and how to protect yourself from it. Although we do not believe this disclosure presents a risk to your identity, we have arranged with Equifax Personal Solutions to help you protect your identity and your credit information at no cost to you. The complimentary one year membership in Equifax Credit Watch Silver identity theft protection service includes one copy of your Equifax Credit Report and comprehensive credit file monitoring of your Equifax credit report with weekly notification of key changes. Other features include 24 by 7 live agent customer service to assist you in understanding the content of your Equifax credit information, personalized identity theft victim assistance and help with initiating an investigation of inaccurate information. Equifax has a simple Internet-based verification and enrollment process. If you would like to take advantage of this offer, please enroll using the link and activation code appearing below:

www.myservices.equifax.com/silver

Promotional Code:

During the "check out" process, you should utilize the personalized promotional code provided above in the "Enter Promotion Code" box (no spaces, include dash). After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)

For further information regarding this matter please call us at our toll free number 1-800-338-4626 and speak to one of our customer support personnel who will be able to assist you.

HSBC and FIS are both conscientious companies that take their responsibility to protect and preserve your information very seriously. FIS deeply regrets this unfortunate event and apologizes for any inconvenience it has caused and has taken appropriate steps to prevent a similar situation occurring.

Sincerely,

Robert R. Hollinsworth
First Vice President

REFERENCE GUIDE

Identity theft, in its simplest form, occurs when someone obtains and misuses your personal information without your permission, and often times without any knowledge of the activity by you. It is prudent to know about identity theft and what steps you can take to minimize your risk of potential identity theft or fraud. We recommend that you remain vigilant by reviewing account statements and monitoring free credit reports for the next twenty (24) months.

Free Fraud Alert. A fraud alert instructs creditors to watch for unusual or suspicious activity in your accounts, and provides creditors with notice to contact you separately before approving an extension of credit. To place a fraud alert, **free of charge**, contact one of the three national credit-reporting agencies listed below. You do not need to contact all three agencies; rather, the agency that you contact will forward the fraud alert to the other two agencies on your behalf. An initial fraud alert stays on your credit report for 90 days.

Equifax
Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348
(877) 478-7625 TTY: (866) 478-0030
<http://www.equifax.com>

Experian
Credit Fraud Center
P.O. Box 9532
Allen, TX 75013
(888) 397-3742
TTY: (800) 735-2989
<http://www.experian.com>

TransUnion
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
(800) 680-7289
TTY: (877) 533-7803
<http://www.tuc.com>

Free Credit Report. Placing a fraud alert with each of the three consumer reporting agencies will also entitle you to a free credit report. When you place this alert, you will receive information about ordering a free credit report from each of the agencies. (If you elect not to place a fraud alert on your consumer credit file, you may still receive a free credit report by visiting www.annualcreditreport.com or calling toll-free (877) 322-8228.) We encourage you to obtain a free credit report, and to verify that any personal information listed is accurate.

Review Your Credit Report. Once you receive your reports, you should review them carefully for unusual credit activities, such as inquiries from companies you did not contact, accounts you did not open, and debts on your accounts that you cannot explain. You should verify the accuracy of your Social Security number, address(es), complete name and employer(s). If your credit report shows suspicious activity or unusual credit inquiries, you should immediately notify the agency that issued the report. You may also contact your local police or sheriff's office to file a report of identity theft. Be certain to obtain a copy of the police report. You may need to provide the police report to creditors in order to address any credit problems that may arise. We recommend that you check your credit reports and review your account statements periodically. This can help you spot problems and address them quickly.

Credit Freeze. Depending on the state that you live in, you may be eligible to place a security freeze on your consumer credit file with each of the three national credit bureaus. A security freeze prohibits credit agencies from sharing your credit file with any potential creditors without your consent. Once your files are frozen, even someone who has your personal information should not be able to obtain credit in your name. More information about security freezes is available through the websites of the three national credit reporting agencies — Equifax, Experian and TransUnion (website addresses are noted above).

Additional Information. Additional information about personal identity theft and fraud is available from the Federal Trade Commission ("FTC") at <http://www.consumer.gov/idtheft>. If you suspect identity theft, you may also file a complaint with the FTC at its website or by calling 1-877-ID-THEFT. Your complaint will be added to the FTC's Identify Theft Data Clearinghouse, where it will be accessible to law enforcement agencies for use in their investigations.