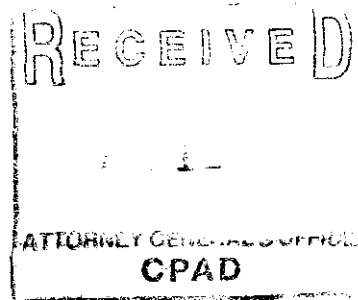




1000 Coit Road
Plano, TX 75075

State Breach Notification



Office of the Attorney General
Attn: Scott Schafer, Esq.
1 Ashburton Place
Boston, MA 02108

August 1, 2008

In accordance with Chapter 93H of the Massachusetts state security breach law, I am writing on behalf of Countrywide Home Loans to inform you of the following incident:

On April 28, 2008, Countrywide Home Loans (CHL) was contacted by a third party business, The Lead Source, alleging a CHL employee was selling Countrywide customer sensitive information for profit. Following an investigation, it was determined a CHL employee did access customer accounts on Countrywide computer systems using his authorized credentials, however, without business justification, allegedly to obtain customer information to sell identity information. Countrywide is working with appropriate law enforcement agencies, which are conducting a Lead Theft Investigation along with the United States Attorney's Office. The former CHL employee was terminated July 25, 2008.

On June 11, 2008, Countrywide received a written request from the U.S. Attorney's Office requesting that we not notify affected consumers as it would risk compromising an ongoing criminal investigation. We have been advised that the stay has been lifted and we may proceed to notify the affected consumers.

A consumer notification letter was mailed on August 2, 2008 to three (3) affected Massachusetts consumers.

Pursuant to Chapter 93H Section 5, our compliance with the Interagency Guidance Response Program deems us to be in compliance with the Massachusetts State Security Breach Law.

Enclosed please find a copy of the notification letter sent to the consumer.

Sincerely,

Olivia Rhodes
VP, Enterprise Privacy
Countrywide Home Loans
1000 Coit Road
Plano, TX 75075
(972) 696-2576

Enclosure



PO Box # 940910
Mt McCoy Station Post Office
Simi Valley, CA 93065

August 2, 2008

«Name»
«Address»
«City, State, Zip»

Ref. No.: 08-67161208

Dear «Mr./Ms. Last Name»,

We are writing to inform you that we recently became aware that a Countrywide employee sold personal information about you to a third party. Based on a joint investigation conducted by Countrywide and law enforcement authorities, it was determined that the customer information involved in this incident was related to your Countrywide home loan account and included your name, address and Social Security number.

We deeply regret this incident and apologize for any inconvenience or concern it may cause you. We take our responsibility to safeguard your information very seriously and will not tolerate any actions that compromise the privacy or security of our customers' information. We immediately terminated the employee's access to all Countrywide facilities and systems and will continue to work with law enforcement authorities to pursue further actions as appropriate.

In light of the sensitive nature of the information disclosed, we urge you to carefully read the enclosed brochure that outlines precautionary measures you may want to take. The brochure will guide you through steps to:

- ✓ contact the major credit bureaus and place a fraud alert on your credit reports;
- ✓ review your recent account activity for unauthorized charges or accounts;
- ✓ be vigilant and carefully review your monthly credit card **and other account statements** over the next twelve to twenty-four months for any unauthorized charges; and
- ✓ take action should any unauthorized activity appear on your credit report.

Additionally, Countrywide has engaged ConsumerInfo.com, Inc., an Experian® Company, to provide to you, at no cost, a two-year membership in Triple Advantage Credit Monitoring. This product includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®) and email monitoring alerts of key changes to your credit reports.

To learn more about Triple Advantage and to enroll, log on to www.consumerinfo.com/countrywide and follow the instructions to complete the secure online form. You will need to enter the activation code provided below on page two of the online form to complete the enrollment. You will have 90 days from the date of this letter to use the code to activate the credit monitoring product.

Borrower Activation Code: <<< Unique 9 character code >>>

We apologize again that this incident has occurred and for any inconvenience or worry it may have caused. If you have questions, please call our special services hotline at **1-866-451-5895** between the hours of 7:00 AM and 7:00 PM Central Time, Monday through Friday, and a specially trained representative will be ready to assist you.

Sincerely,

Sheila Zuckerman
Countrywide Office of the President
Enclosure



1000 Coit Road
Plano, TX 75075

State Breach Notification

Office of the Attorney General
Attn: Scott Schafer, Esq.
1 Ashburton Place
Boston, MA 02108

September 10, 2008

In accordance with the Massachusetts state security breach law, I am writing on behalf of Countrywide Home Loans (CHL) to provide you with additional information about a breach that we previously reported to your office. On August 1, 2008, we notified your office that a consumer notification letter was mailing on August 2, 2008 to three (3) affected Massachusetts consumers.

On August 1, 2008, the FBI also issued a press release when they arrested the former associate and a purchaser of the data. The suspect confessed to downloading approximately 20,000 data files per week for two years. Although the FBI press release did not include the number of customers impacted, the US Attorney's office disclosed that as many as two million customers and mortgage applicants may have been affected. Countrywide continues to work diligently with the FBI to identify the affected customers.

As a result of the ongoing investigation, Countrywide has now identified 45,283 affected Massachusetts consumers and began mailing notification letters on September 6, 2008. If we determine that additional customers have been put at risk, we will promptly contact those customers directly and also notify your office.

Enclosed please find a copy of one version of the notification letter sent to Massachusetts consumers. The letter version received by each consumer may vary to reflect actual data elements about the consumer that were exposed.

If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Janis Allen / JB".

Janis Allen
Assistant General Counsel
400 Countrywide Way
CA6-919-02-01
Simi Valley, CA 93065

805-577-3375

Enclosure



PO Box # 940910
Mt McCoy Station Post Office
Simi Valley, CA 93065

September 6, 2008

«Name»
«Address»
«City, State, Zip»

Ref. No.: 08-67161208-05

Dear «First Name» «Last Name»,

We are writing to inform you that we recently became aware that a Countrywide employee (now former) may have sold personal information about you to a third party. Based on a joint investigation conducted by Countrywide and law enforcement authorities, it was determined that the customer information involved in this incident included your name, address, Social Security number, mortgage loan number, and various other loan and application information.

We deeply regret this incident and apologize for any inconvenience or concern it may cause you. We take our responsibility to safeguard your information very seriously and will not tolerate any actions that compromise the privacy or security of our customers' information. We have terminated the individual's access to customer information and he is no longer employed by Countrywide. Countrywide will continue to work with law enforcement authorities to pursue further actions as appropriate.

If you are a current Countrywide mortgage holder, we will take necessary precautions to monitor your mortgage account and will notify you if we detect any suspicious or unauthorized activity related to this incident. We will also work with you to resolve unauthorized transactions on your Countrywide mortgage account related to this incident if reported to us in a timely manner.

As an additional measure of protection, Countrywide has arranged for complimentary credit monitoring to be provided by a Countrywide vendor at no cost to you over the next two years. We have engaged ConsumerInfo.com, Inc., an Experian® Company, to provide to you at your option, a two-year membership in Triple Advantage Credit Monitoring. **You will not be billed for this product.** Triple Advantage includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®) and email monitoring alerts of key changes to your credit reports.

To learn more about and enroll in Triple Advantage, log on to www.consumerinfo.com/countrywide and complete the secure online form. You will need to enter the activation code provided below on page two of the online form to complete enrollment. If you do not have Internet access, please call the number below for assistance with enrollment. You will have 90 days from the date of this letter to use the code to activate the credit monitoring product.

Borrower Activation Code: <<< Unique 9 character code >>>

In light of the sensitive nature of the information, we urge you to read the enclosed brochure outlining precautionary measures you may want to take. The brochure will guide you through steps to:

- ✓ Contact the major credit bureaus and place a fraud alert on your credit reports;
- ✓ Review your recent account activity for unauthorized charges or accounts;
- ✓ Be vigilant and carefully review your monthly credit card **and other account statements** over the next twelve to twenty-four months for any unauthorized charges; and
- ✓ Take action should any unauthorized activity appear on your credit report.

We apologize again that this incident has occurred and for any inconvenience or worry it may have caused. If you have questions, please call our special services hotline at 1-866-451-5895, and a specially trained representative will be ready to assist you.

Sincerely,

Sheila Zuckerman
Countrywide Office of the President
Enclosure

PRECAUTIONARY MEASURES YOU MAY WANT TO TAKE

- Completely destroy or shred all papers with personal information before throwing them out.
- Be careful who you give your information to over the phone.
- Never give out your Personal Identification Number (PIN) or passwords.
- Report lost or stolen credit cards, checks or identification immediately.
- Shop online only with reputable merchants in secured areas.
- Never write your Social Security Number or driver's license number on your checks.
- Never leave your mail in an unsecure mailbox.

WHAT SHOULD YOU DO IF YOU BECOME A VICTIM?

STEP 1: Contact the three nationwide credit bureaus listed below. Ask them to send you a copy of your credit report and instruct them to place a fraud alert on your record. The three nationwide consumer reporting companies have toll-free numbers for placing a fraud alert; a call to one company is sufficient.

Equifax Information
Service, LLC.
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance
Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Placing a fraud alert entitles you to a free copy of your credit report from each of the three nationwide consumer reporting companies. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

STEP 2: Close accounts that have been tampered with or opened fraudulently. Ask the issuer to promptly clear your credit record.

STEP 3: Call your local police or sheriff's department to file a police report and remember to get a copy of the report. Your creditors may require it for documentation. Plus, a police report will help you get information from creditors about fraudulent accounts.

STEP 4: Finally, file a complaint with the Federal Trade Commission at: ftc.gov/idtheft or call 1-877-ID-THEFT (438-4338). Reporting your complaint can help law enforcement officials across the country with their investigations.

**To learn more about ID theft and how to deter, detect and defend against it,
visit ftc.gov/idtheft**



Countrywide®

PO Box # 940910

Mt McCoy Station Post Office

Simi Valley, CA 93065

September 6, 2008

[REDACTED]

Ref. No.: [REDACTED]



Dear [REDACTED]

We are writing to inform you that we recently became aware that a Countrywide employee (now former) may have sold unauthorized personal information about you to a third party. Based on a joint investigation conducted by Countrywide and law enforcement authorities, it was determined that the customer information involved in this incident included your name, address, Social Security number, mortgage loan number, and various other loan and application information.

We deeply regret this incident and apologize for any inconvenience or concern it may cause you. We take our responsibility to safeguard your information very seriously and will not tolerate any actions that compromise the privacy or security of our customers' information. We have terminated the individual's access to customer information and he is no longer employed by Countrywide. Countrywide will continue to work with law enforcement authorities to pursue further actions as appropriate.

If you are a current Countrywide mortgage holder, we will take necessary precautions to monitor your mortgage account and will notify you if we detect any suspicious or unauthorized activity related to this incident. We will also work with you to resolve unauthorized transactions on your Countrywide mortgage account related to this incident if reported to us in a timely manner.

As an additional measure of protection, Countrywide has arranged for complimentary credit monitoring services provided by a Countrywide vendor at no cost to you over the next two years. We have engaged ConsumerInfo.com, Inc., an Experian® Company, to provide to you at your option, a two-year membership in Triple Advantage Credit Monitoring. **You will not be billed for this service.** Triple Advantage includes daily monitoring of your credit reports from the three national credit reporting companies (Experian, Equifax® and TransUnion®) and email monitoring alerts of key changes to your credit reports.

To learn more about and enroll in Triple Advantage, log on to www.consumerinfo.com/countrywide and complete the secure online form. You will need to enter the activation code provided below on page two of the online form to complete enrollment. If you do not have Internet access, please call the number below for assistance with enrollment. You will have 90 days from the date of this letter to use the code to activate the credit monitoring product.

Borrower Activation Code: CWHJPAX24

In light of the sensitive nature of the information, we urge you to read the enclosed brochure outlining precautionary measures you may want to take. The brochure will guide you through steps to:

- ✓ Contact the major credit bureaus and place a fraud alert on your credit reports;
- ✓ Review your recent account activity for unauthorized charges or accounts;
- ✓ Be vigilant and carefully review your monthly credit card and other account statements over the next twelve to twenty-four months for any unauthorized charges; and
- ✓ Take action should any unauthorized activity appear on your credit report.

We apologize again that this incident has occurred and for any inconvenience or worry it may have caused. If you have questions, please call our special services hotline at 1-866-451-5895, and a specially trained representative will be ready to assist you.

Sincerely,

Sheila Zuckerman
Countrywide Office of the President
Enclosure

PRECAUTIONARY MEASURES YOU MAY WANT TO TAKE

- 1 Completely destroy or shred all papers with personal information before throwing them out.
- 2 Be careful who you give your information to over the phone.
- 3 Never give out your Personal Identification Number (PIN) or passwords.
- 4 Report lost or stolen credit cards, checks or identification immediately.
- 5 Shop online only with reputable merchants in secured areas.
- 6 Never write your Social Security Number or driver's license number on your checks.
- 7 Never leave your mail in an unsecure mailbox.

WHAT SHOULD YOU DO IF YOU BECOME A VICTIM?

STEP 1: Contact the three nationwide credit bureaus listed below. Ask them to send you a copy of your credit report and instruct them to place a fraud alert on your record. The three nationwide consumer reporting companies have toll-free numbers for placing a fraud alert; a call to one company is sufficient.

Equifax Information
Service, LLC.
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
Fraud Victim Assistance
Division
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

FraudAlerts

See Equifax.com

Placing a fraud alert entitles you to a free copy of your credit report from each of the three nationwide consumer reporting companies. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

STEP 2: Close accounts that have been tampered with or opened fraudulently. Ask the issuer to promptly clear your credit record.

STEP 3: Call your local police or sheriff's department to file a police report and remember to get a copy of the report. Your creditors may require it for documentation. Plus, a police report will help you get information from creditors about fraudulent accounts.

STEP 4: Finally, file a complaint with the Federal Trade Commission at: ftc.gov/idtheft or call 1-877-ID-THEFT (438-4338). Reporting your complaint can help law enforcement officials across the country with their investigations.

**To learn more about ID theft and how to deter, detect and defend against it,
visit ftc.gov/idtheft**

Confirmation code



1000 Coit Road
Plano, TX 75075

State Breach Notification

Director Dan Crane
Office of Consumer Affairs and Business Regulation
10 Park Plaza, Suite 5170
Boston, MA 02116

September 10, 2008

In accordance with the Massachusetts state security breach law, I am writing on behalf of Countrywide Home Loans (CHL) to inform you of the following incident. This letter follows phone calls made by Brian Grip to David Murray on September 8, 2008.

Countrywide investigators reported evidence of possible theft of personal account information to the FBI and continue to work closely with the FBI in its ongoing investigation. On June 11, 2008, Countrywide received a written request from the U.S. Attorney's Office requesting that we not notify affected consumers as it would risk compromising an ongoing criminal investigation. After the U.S. Attorney's office lifted that stay on consumer notification, we sent letters in early August to customers known to be affected. On August 1, 2008, we notified your office that a consumer notification letter was mailing on August 2, 2008 to three (3) affected Massachusetts consumers.

On August 1, 2008, the FBI also issued a press release when they arrested the former associate and a purchaser of the data. The suspect confessed to downloading approximately 20,000 data files per week for two years. Although the FBI press release did not include the number of customers impacted, the US Attorney's office disclosed that as many as two million customers and mortgage applicants may have been affected. Countrywide continues to work diligently with the FBI to identify the affected customers.

As a result of the ongoing investigation, Countrywide has now identified 45,283 affected Massachusetts consumers and began mailing notification letters on September 6, 2008. If we determine that additional customers have been put at risk, we will promptly contact those customers directly and also notify your office.

Enclosed please find a copy of one version of the notification letter sent to Massachusetts consumers. The letter version received by each consumer may vary to reflect actual data elements about the consumer that were exposed.

If you have any questions, please do not hesitate to contact me.

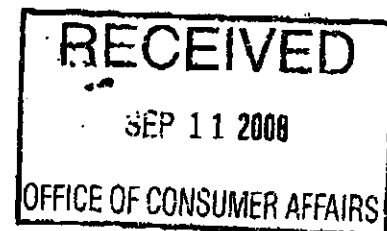
Sincerely,

Janis Allen/JS

Janis Allen
Assistant General Counsel
400 Countrywide Way
CA6-919-02-01
Simi Valley, CA 93065

805-577-3375

Enclosure





Countrywide®

CHRIS WEINSTOCK
EXECUTIVE VICE PRESIDENT
AND DEPUTY GENERAL COUNSEL

5220 LAS VIRGENES ROAD.
MS AC-11
CALABASAS, CA 91302

(818) 871-5231
(818) 871-4000 EXT. 5231
(818) 871-4602 FAX

October 14, 2008

Office of the Attorney General
Attn: Scott Schafer, Esq.
1 Ashburton Place
Boston, MA 02108

Re: Ongoing Countrywide Investigation

In accordance with the Massachusetts state security breach law, I am writing on behalf of Countrywide Home Loans (CHL) to provide you with additional information about a breach that we previously reported to your office. On August 1st and again on September 10th, we notified your office that a consumer notification letter was mailing to involved Massachusetts customers.

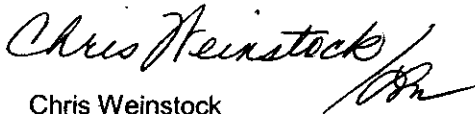
As previously advised, on August 1, 2008, the FBI also issued a press release when they arrested the former associate and a purchaser of the data. The suspect confessed to downloading approximately 20,000 data files per week for two years. Although the FBI press release did not include the number of customers involved, the US Attorney's office disclosed that the information of as many as two million customers and mortgage applicants may have been exposed. Countrywide continues to work diligently with the FBI to identify the customers involved.

As a result of the ongoing investigation, Countrywide has now identified 1,856 additional Massachusetts customers and will begin mailing notification letters today. If we determine that additional Massachusetts customers were included in this security event, we will promptly contact those customers directly and also notify your office.

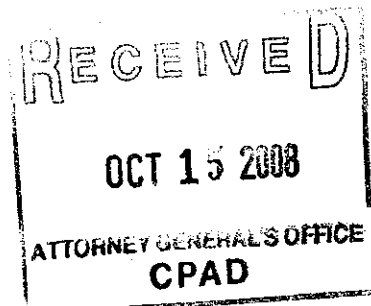
Finally, I wanted to make you aware that my last day at Countrywide is Friday, October 31st. I would like to arrange a conference call at your convenience to introduce the Bank of America attorney, Heather Koenig, who will be taking over this matter from me. It has been a real pleasure working with you to afford appropriate protection to the notified Massachusetts customers.

If you have any questions, please do not hesitate to contact me.

Sincerely,



Chris Weinstock





Countrywide®

5220 LAS VIRGENES ROAD.
MS AC-11
CALABASAS, CA 91302

(818) 871-5231
(818) 871-4000 EXT. 5231
(818) 871-4602 FAX

CHRIS WEINSTOCK
EXECUTIVE VICE PRESIDENT
AND DEPUTY GENERAL COUNSEL

October 21, 2008

Office of the Attorney General
Attn: Scott Schafer, Esq.
1 Ashburton Place
Boston, MA 02108

Re: Ongoing Countrywide Investigation

In accordance with the Massachusetts state security breach law, I am writing on behalf of Countrywide Home Loans (CHL) to provide you with additional information about a breach that we previously reported to your office. On August 1st, on September 10th and again on October 14th, we notified your office that a consumer notification letter was mailing to involved Massachusetts customers.

As previously advised, on August 1, 2008, the FBI also issued a press release when they arrested the former associate and a purchaser of the data. The suspect confessed to downloading approximately 20,000 data files per week for two years. Although the FBI press release did not include the number of customers involved, the US Attorney's office disclosed that the information of as many as two million customers and mortgage applicants may have been exposed. Countrywide continues to work diligently with the FBI to identify the customers involved.

As a result of the ongoing investigation, Countrywide has now identified 1,232 additional Massachusetts customers and will begin mailing notification letters today. If we determine that additional customers have been put at risk, we will promptly contact those customers directly and also notify your office.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Chris Weinstock

