



Return Mail Processing  
PO Box 999  
Suwanee, GA 30024

80 1 16611 \*\*\*\*\*AUTO\*\*ALL FOR AADC 852  
SAMPLE A. SAMPLE - L01



APT ABC  
123 ANY ST  
ANYTOWN, US 12345-6789



January 30, 2026

## NOTICE OF DATA BREACH

Dear Sample A. Sample:

We are writing to inform you of a security incident that may have affected your personal information. Anywhere Real Estate Inc. (“Anywhere,” “we” or “our”) takes this incident seriously. Please read this letter carefully as it contains information regarding the incident, what we have done in response, and the steps you can take to help protect your personal information. We also encourage you to review the enclosed *Additional Steps to Protect Your Personal Information* for further guidance.

**WHAT HAPPENED?** On November 24, 2025, Anywhere discovered a cybersecurity incident involving our Oracle E-Business Suite (“Oracle EBS”) environment. Upon investigation, we found that an unauthorized third party had exploited a then-unknown ‘zero day’ Oracle software vulnerability to gain access to Anywhere’s Oracle EBS environment, in order to download and export information, including certain information about franchisees and brokers. Anywhere then conducted a detailed investigation of the incident, with support from third-party cyber security experts. After completing a comprehensive review of the impacted data, we found that the incident impacted some personal information about current and former employees of the Anywhere Real Estate group (formerly known as Realogy), including the following entities: Anywhere Real Estate, Inc. (formerly Realogy Corporation); Cartus; NRT (a/k/a National Realty Trust); Title Resource Group; and Real Estate Franchise Group.

**WHAT INFORMATION WAS INVOLVED?** We have determined that your personal information was or could have been impacted as a result of this incident. The impacted personal information includes name, address, contact information, date of birth, Social Security number, and basic job details.

**WHAT WE ARE DOING.** Anywhere takes this incident and our information security obligations seriously. Upon discovery, we conducted a detailed investigation, with the support of third-party cyber security experts, to identify the scope and impact of the incident and to confirm that the vulnerability had been remediated. Anywhere worked swiftly to remediate the vulnerability after being alerted to it by Oracle. We have also taken steps to minimize the risks of similar incidents. We are providing all impacted individuals with access to twenty-four (24) months of complimentary credit monitoring and identity protection services through Experian, as further described below.

**WHAT YOU CAN DO.** To help protect your identity, we are offering complimentary access to Experian IdentityWorks<sup>SM</sup> for 24 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for 24 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at [www.ExperianIDWorks.com/restoration](http://www.ExperianIDWorks.com/restoration).

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 24-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** April 30, 2026 by 11:59 pm UTC (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/3bcredit>
- Provide your **activation code**: ABCDEFGHI

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team by April 30, 2026 at 833-918-4851, Monday - Friday, 8 am - 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide engagement number [Engagement Number] as proof of eligibility for the Identity Restoration services by Experian.

#### **ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP**

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.\*
- **Credit Monitoring:** Actively monitors Experian, Equifax, and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance\*\*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

You can review the enclosed *Additional Steps to Protect Your Personal Information* for further guidance. We encourage you to remain vigilant by reviewing your financial account statements and credit reports for any fraudulent or suspicious activity, and we encourage you to notify your financial institution of any unauthorized transactions or suspected instances of identity theft or fraud.

**FOR MORE INFORMATION.** Should you have any questions or need assistance activating your complimentary 24-month subscription to Experian IdentityWorks<sup>SM</sup>, you may contact 833-918-4851 (toll-free), between Monday through Friday, from 8 am to 8 pm Central Time (excluding major U.S. holidays). Be prepared to provide your engagement number [Engagement Number].

We sincerely regret any inconvenience or concern caused by this incident.

Sincerely,

Tanya Reu-Narvaez  
**Anywhere EVP and Chief People Officer**

## Additional Steps to Protect Your Personal Information

### **Monitor Your Accounts**

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

**Equifax®**  
P.O. Box 740241  
Atlanta, GA 30374-0241  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 9701  
Allen, TX 75013-9701  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion®**  
P.O. Box 1000  
Chester, PA 19016-1000  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

### **Credit Freeze**

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-800-685-1111  
[www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal-credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

- 1) Full name, with middle initial and any suffixes;
- 2) Social Security number;
- 3) Date of birth (month, day, and year);
- 4) Current address and previous addresses for the past five (5) years;
- 5) Proof of current address, such as a current utility bill or telephone bill; and
- 6) Other personal information as required by the applicable credit reporting agency.

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

### **Fraud Alerts**

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts one (1) year and is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to

an extended fraud alert, which is a fraud alert lasting seven (7) years. Should you wish to place a fraud alert, please contact any one of the agencies listed below.

**Equifax**  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-766-0008  
[www.equifax.com/personal-credit-report-services](http://www.equifax.com/personal-credit-report-services)

**Experian**  
P.O. Box 9554  
Allen, TX 75013-9554  
1-888-397-3742  
[www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html)

**TransUnion**  
P.O. Box 2000  
Chester, PA 19016-2000  
1-800-680-7289  
[www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert)

### **Additional Information**

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

**The Federal Trade Commission**  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-ID-THEFT (1-877-438-4338)  
TTY: 1-866-653-4261  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

**California Residents:** Visit the California Office of Privacy Protection (<https://oag.ca.gov/privacy>) for additional information on protection against identity theft. You may also contact the California Office of the Attorney General.

Attorney General's Office  
California Department of Justice  
P.O. Box 944255  
Sacramento, CA 94244-2550  
Telephone: 1-800-952-5225  
<https://oag.ca.gov/>

**District of Columbia Residents:** You may obtain information about preventing and avoiding identity theft from the Office of the Attorney General for the District of Columbia at:

Office of the Attorney General for the District of Columbia  
400 6th Street, NW  
Washington, D.C. 20001  
Telephone: (202) 727-3400  
Email: [oag@dc.gov](mailto:oag@dc.gov)  
<https://oag.dc.gov/Consumer>

**Iowa Residents:** You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached at:

Office of the Attorney General of Iowa  
Hoover State Office Building  
1305 E. Walnut Street  
Des Moines, IA 50319  
Telephone: (515) 281-5164  
<http://www.iowaattorneygeneral.gov>

**Maryland Residents:** You may obtain information about preventing and avoiding identity theft from the Maryland Attorney General's Office at:

Attorney General of Maryland  
200 St. Paul Place Baltimore, MD 21202  
Telephone: 1-888-743-0023  
[www.oag.state.md.us](http://www.oag.state.md.us)

**New Mexico Residents:** You have rights under the federal Fair Credit Reporting Act ("FCRA"). These include: the right to access information in your consumer file at a consumer reporting agency; to dispute incomplete or inaccurate information in your consumer file at a consumer reporting agency; to have consumer reporting agencies correct or delete inaccurate information in your consumer file; the right to block information in your consumer file that is the result of identity theft; and the right to have a fraud alert placed on your consumer file (as described above). For more information, please visit [www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf](http://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf).

**New York Residents:** You may obtain information about security breach response and identity theft prevention and protection from the following New York state agencies:

New York Attorney General  
Consumer Frauds & Protection Bureau  
The Capitol  
Albany, NY 12224-0341  
(800) 771-7755  
<https://ag.ny.gov/consumer-frauds-bureau>

New York Department of State  
Division of Consumer Protection  
99 Washington Avenue, Suite 650  
Albany, NY 12231  
(800) 697-1220  
[www.dos.ny.gov](http://www.dos.ny.gov)

**North Carolina Residents:** You may obtain information about preventing identity theft from the North Carolina Attorney General's Office at:

Office of the Attorney General of North Carolina  
114 West Edenton Street  
Raleigh, NC 27699-9001  
Telephone: 1-919-716-6400  
[www.ncdoj.gov](http://www.ncdoj.gov)

**Oregon Residents:** You may obtain information about reporting suspected identity theft from the following Oregon agencies:

Office of the Attorney General  
Oregon Department of Justice  
1162 Court St. NE  
Salem, OR 97301-4096  
Email: [AttorneyGeneral@doj.state.or.us](mailto:AttorneyGeneral@doj.state.or.us)

Office of Attorney General  
Consumer Protection  
Toll-Free: 1-877-877-9392  
<https://justice.oregon.gov/consumercomplaints>

**Rhode Island Residents:** Under Rhode Island law, you have the right to file a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may obtain information about preventing identity theft from the Rhode Island Attorney General's Office at:

Rhode Island Office of the Attorney General  
150 South Main Street  
Providence, RI 02903  
Telephone: 1-401-274-4400  
[www.riag.ri.gov](http://www.riag.ri.gov)

