HILT-Trust 2020-A
Return Processing Center
102 W Service Rd # 384
Champlain NY 12919

00695-ADFFIN L001 AUTO *000001

MT26985020
000001

[redacted]

September 9, 2026

Notice of Data Breach

Dear [redacted],

We are writing on behalf of HILT-Trust 2020-A and its underlying trusts and affiliates (collectively, “HILT”) to notify you of a cybersecurity incident that impacted some of your personal information we maintain in connection with investments in loans that were originated between 2013 and 2026.

We are providing you with information about the incident, our response, and additional measures you can take to help protect yourself.

Importantly, HILT is not aware of any fraud or misuse of the affected data and does not believe that fraud or misuse of the affected data is likely to result from this incident.

What Happened?

On July 23, 2026, HILT learned that an unauthorized third party gained access to certain employee user accounts. Upon learning of the unauthorized access, HILT promptly took steps to contain the activity, implemented its incident response protocols, and launched an investigation with the assistance of external cybersecurity experts. We also reported the matter to law enforcement. Our investigation determined that the unauthorized activity occurred between approximately July 23 and July 25, 2026.

What Information Was Involved?

Our investigation has determined that some of your personal information was affected by this incident, including your name, date of birth, and Social Security number, as well as certain information regarding your loan, such as the loan account number, amount, balance, interest rate, term, and household income amount.

What We Are Doing

HILT takes this incident and our responsibility to protect personal information in our possession extremely seriously, and we have taken a range of steps to enhance our existing security controls. We are not aware of fraud or misuse of your personal information, and we do not believe fraud or misuse of your personal information is likely to result from this incident.

As a precaution, we have engaged Equifax to provide two years of credit and identity monitoring services. These services include fraud consultation and identity theft restoration services.

To take advantage of these services:

1. You must activate your identity monitoring services by [redacted]. Your Activation Code will not work after this date.
2. Visit **www.equifax.com/activate** to activate your identity monitoring services.
3. Provide your Activation Code: [redacted].

If you have any questions about this service or need assistance with enrollment, please see the “For More Information” section below.

00695-ADFFIN-232687-L001 AUTO_000001-000001-000-1/2

MT26985020

What You Can Do

You can take advantage of the credit and identity monitoring services we are providing to you free of charge by following the steps outlined above. You can also review your account statements for unrecognized activity and periodically obtain credit reports free of charge from each of the major nationwide credit reporting companies.

Additional information on obtaining a credit report free of charge, fraud alerts, and online guidance from the Federal Trade Commission is in the enclosed attachment.

For More Information

HILT has established a dedicated call center to answer questions. If you have any questions regarding this incident, the specific loan to which this relates, or the services available to you, please call 1-888-619-1190 Monday through Friday between the hours of 9:00 a.m. to 9:00 p.m. EST.

Sincerely,

HILT

EQUIFAX®

Activation Code: [redacted]
Enrollment Deadline: [redacted]

Equifax Credit Watch™ Gold

*Note: You must be over age 18 with a credit file to take advantage of the product

Key Features

- Credit monitoring with email notifications of key changes to your Equifax credit report
- Daily access to your Equifax credit report
- WebScan notifications[1] when your personal information, such as Social Security number, credit/debit card or bank account numbers are found on fraudulent internet trading sites
- Automatic fraud alerts[2], which encourages potential lenders to take extra steps to verify your identity before extending credit, plus blocked inquiry alerts and Equifax credit report lock[3]
- Identity Restoration to help restore your identity should you become a victim of identity theft, and a dedicated Identity Restoration Specialist to work on your behalf
- Up to $1,000,000 of identity theft insurance coverage for certain out of pocket expenses resulting from identity theft[4]

Enrollment Instructions

Go to **www.equifax.com/activate**

Enter your unique Activation Code of [redacted] then click "Submit" and follow these 4 steps:

1. **Register:**
   Complete the form with your contact information and click "Continue".
   If you already have a myEquifax account, click the "Sign in here" link under the "Let's get started" header. Once you have successfully signed in, you will skip to the Checkout Page in Step 4
2. **Create Account:**
   Enter your email address, create a password, and accept the terms of use.
3. **Verify Identity:**
   To enroll in your product, we will ask you to complete our identity verification process.
4. **Checkout:**
   Upon successful verification of your identity, you will see the Checkout Page.
   Click "Sign Me Up" to finish enrolling.

You're done!

The confirmation page shows your completed enrollment.
Click "View My Product" to access the product features.

[1] WebScan searches for your Social Security number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email addresses, and up to 10 medical ID numbers. WebScan searches thousands of internet sites where consumers' personal information is suspected of being bought and sold, and regularly adds new sites to the list of those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that we are able to locate and search every possible internet site where consumers' personal information is at risk of being traded.

[2] The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

[3] Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax credit report include: companies like Equifax Global Consumer Solutions, which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com

[4] The Identity Theft Insurance benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Equifax, Inc., or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Additional Resources

- You can learn more about how to protect yourself against identity theft by visiting www.usa.gov/identity-theft, or by contacting the Federal Trade Commission (FTC) or your state's Attorney General to obtain information, including about how to avoid identity theft, place a fraud alert, and place a security freeze on your credit report. **Federal Trade Commission**, Consumer Response Center 600 Pennsylvania Avenue, NW, Washington, D.C. 20580, 1-877-IDTHEFT (438-4338), www.ftc.gov/idtheft.
- **Order Your Free Credit Report**: We recommend you periodically obtain credit reports from the below credit agencies and have fraudulent transactions deleted. To obtain an annual free copy of your credit reports, visit **annualcreditreport.com**, call toll-free at 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.
- **Fraud Alert**: You may place a fraud alert in your file by contacting one of the three nationwide credit reporting agencies listed above. A fraud alert puts creditors on notice that you might be a victim of fraud. Creditors will then follow certain procedures designed to protect you, including contacting you before they open new accounts or change your existing accounts. Placing a fraud alert can protect you but also may delay you when you seek to obtain credit.
- **Security Freeze**: You have the ability to place a security freeze on your credit report at no charge. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent but may delay your ability to obtain credit. To place a security freeze, you must contact each of the three credit bureaus listed above and may be required to provide your full name; SSN; date of birth; the addresses where you have lived over the past five years; proof of current address, such as a utility bill or telephone bill; a copy of a government issued identification card; and if you are the victim of identity theft, the police report, investigative report, or complaint to a law enforcement agency.
- Should you wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:
  - **Equifax**, https://www.equifax.com/personal/credit- report-services/, 1-888-298-0045
    - Equifax Fraud Alert, P.O. Box 105069, Atlanta, GA 30348-5069
    - Equifax Credit Freeze, P.O. Box 105788, Atlanta, GA 30348- 5788
  - **Experian**, https://www.experian.com, 1-888-397-3742
    - Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013
    - Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013
  - **TransUnion**, https://www.transunion.com/credit, 1-800-916-8800
    - TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
    - TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094
- **Fraud or Identity Theft**: If you suspect theft, you should file a report to law enforcement, the FTC at www.identitytheft.gov, or the Attorney General in your state. If you are the victim of fraud or identity theft, you have the right to (1) notify the police and Attorney General of your state; and (2) file a police report relating to the incident and obtain a copy of the report.
- **Federal Fair Credit Reporting Act Rights**: The Fair Credit Reporting Act (FCRA) is federal legislation that regulates how consumer reporting agencies (CRAs) use your information. The FTC has summarized consumers' FCRA rights as follows: you must be told if information in your file has been used against you; you have the right to know what is in your file; you have the right to a credit score; you have the right to dispute incomplete or inaccurate information; CRAs must correct or delete inaccurate, incomplete, or unverifiable information; CRAs may not report outdated negative information; access to your file is limited; employers need your consent to receive your reports; you may limit "prescreened" credit and insurance offers based on your credit report; you may seek damages from violators. Identity theft victims and active-duty military personnel have additional rights. For more information about these rights, you may go to www.ftc.gov/credit or write to: Consumer Response Center, Room 13-A, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, D.C. 20580.
- **State-Specific Notices**. Residents of the following states should review the following information:
    - **For New York residents**: You may consider placing a Security Freeze on your credit report. For more information on a Security Freeze or on how to avoid identity theft, contact the New York Department of State Division of Consumer Protection (http://www.dos.ny.gov/consumerprotection/; (800) 697-1220) or the New York State Office of the Attorney General (http://www.ag.ny.gov/home.html; (800) 771-7755).
    - **For Vermont residents**: Helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report is available on the Vermont Attorney General's website at http://www.ago.vermont.gov. If you do not have internet access but would like to learn more about how to place a security freeze on your credit report, contact the Vermont Attorney General's Office at 802- 656-3183 (800-649-2424 toll free in Vermont only).