



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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426 W. Lancaster Avenue, Suite 200
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February 25, 2022

VIA E-MAIL

Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
E-mail: idtheft@oag.state.md.us

Re: Notice of Data Event

Dear Sir or Madam:

We represent Bond Street Mortgage, LLC (“BSM”) located at 115 West Century Road, Suite 115, Paramus, NJ 07652 and are writing to notify your office of an incident that may affect the security of some personal information relating to approximately eighteen (18) Maryland residents. The investigation into this matter is ongoing, and this notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, BSM does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On or about July 1, 2021, BSM was notified that mortgage loan information relating to certain borrowers may have been used in an attempt to open unauthorized bank accounts. Upon learning of this incident, BSM immediately launched an investigation to determine and confirm the nature and scope of the suspicious activity. With the assistance of third-party forensic specialists, on December 1, 2021, the investigation determined that an employee of a BSM vendor potentially viewed and removed certain borrower files from BSM’s systems without authorization between approximately April 2020 and July 2021. Upon discovery of this incident and the vendor employees’ misconduct, BSM immediately revoked the vendor’s access to its systems, terminated its business relationship with the vendor, and notified law enforcement authorities. BSM then conducted a thorough and time-consuming review of the potentially affected files to identify the individuals whose information was potentially affected. On January 10, 2022, BSM completed the review and determined personal information may have been contained in the affected files.

The information that could have been subject to unauthorized access includes name, address, date of birth, driver’s license or state identification number, financial account number, passport number, payment card information, and Social Security number.

Notice to Maryland Residents

On or about February 25, 2022, BSM provided written notice of this incident to all affected individuals, which includes approximately eighteen (18) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, BSM moved quickly to investigate and respond to the incident, assess the security of BSM systems and of its vendors, and notify potentially affected individuals. BSM is also working to implement additional safeguards and training to its vendors. BSM is providing access to credit monitoring services for 12 months through TransUnion, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, BSM is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. BSM is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4777.

Very truly yours,

Brian F. Fox of
MULLEN COUGHLIN LLC

BFF/dle
Enclosure

Exhibit A



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336

<<Mail ID>>
<<Name 1>>
<<Name 2>>
<<Address 1>>
<<Address 2>>
<<Address 3>>
<<Address 4>>
<<Address 5>>
<<City>><<State>><<Zip>>
<<Country>>

<<Date>>

Re: Notice of <<Variable Header>>

Dear <<Name 1>>:

Bond Street Mortgage, LLC ("BSM") is writing to notify you of an incident that may affect the security of your information. You are receiving notice because you have used or are using BSM for mortgage origination services. We are providing you with notice of the incident, steps we are taking in response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened? On or about July 1, 2021, BSM was notified that mortgage loan information relating to certain borrowers may have been used in an attempt to open unauthorized bank accounts. Upon learning of this incident, BSM immediately launched an investigation to determine and confirm the nature and scope of the suspicious activity. With the assistance of third-party forensic specialists, on December 1, 2021, the investigation determined that an employee of a third party vendor potentially viewed and removed certain borrower files from BSM's systems without authorization between April 2020 and July 2021. BSM then conducted a comprehensive and time-consuming review of the potentially affected files to identify the individuals whose information was potentially affected. On January 10, 2022, BSM completed the review and determined your information may have been contained in the affected files.

What Information Was Involved? The investigation determined that the following types of information relating to you may have been contained in the affected files: name, address, date of birth, driver's license or state identification number, financial account number, passport number, payment card information, and Social Security number.

What We Are Doing. BSM treats its responsibility to safeguard sensitive information entrusted to it as an utmost priority. BSM responded immediately to this incident and has been working diligently to provide you with an accurate and complete notice of the incident as soon as possible. Upon discovery of this incident, BSM immediately revoked the vendor's access to its systems, terminated its business relationship with the vendor, and notified law enforcement authorities. As part of the ongoing commitment to the privacy and security of personal information in its care, BSM is conducting a review of existing internal policies and procedures relating to data protection and security. BSM is also implementing enhanced vendor training protocols to better prevent future incidents. BSM is providing notice of this incident to the impacted individuals and to regulators where required.

What You Can Do. BSM encourages you to remain vigilant against incidents of identity theft and fraud and to review your account statements and free credit reports for suspicious activity and to detect errors. BSM also encourages you to review the *Steps You Can Take to Help Protect Your Information* section of this letter.

For More Information. If you have additional questions, please call 855-604-1836, Monday through Friday, 9am to 9pm Eastern. You may also write to BSM at: 115 W Century Rd #115, Paramus, NJ 07652.

Sincerely,

Bond Street Mortgage, LLC

STEPS YOU CAN TAKE TO PROTECT PERSONAL INFORMATION

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a 1-year alert that 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 years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a security freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
888-298-0045	1-888-397-3742	833-395-6938
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and oag@dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and www.oag.state.md.us.

For New York residents, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

For North Carolina residents, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are <<##>> Rhode Island residents impacted by this incident.