



MULLEN
COUGHLIN^{LLC}
ATTORNEYS AT LAW

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April 22, 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 MKRS Law ("MKRS") located at 4000 Ponce DeLeon Boulevard, Suite 470, Coral Gables, FL 33146 and are writing to notify your office of an incident that may affect the security of some personal information relating to nine (9) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, MKRS 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

MKRS became aware of suspicious activity in its environment and immediately initiated an investigation. As part of the investigation, which was conducted with the assistance of third-party forensic specialists, MKRS determined that an unauthorized actor had the ability to access certain information stored on its network between August 19, 2020 and August 23, 2020, but the investigation could not confirm what specific information was actually subject to unauthorized access. Therefore, MKRS undertook a diligent and comprehensive review of the data at risk to assess the full universe of information present in the potentially impacted files and to whom the information related. This time-intensive review was completed on February 17, 2022, and on this date MKRS confirmed that information related to certain individuals was contained in the potentially impacted files. Although there is no evidence that an unauthorized actor viewed protected information, because the possibility exists, MKRS provided notice to affected individuals in an abundance of caution. The information that could have been subject to

unauthorized access includes name, driver's license number, Social Security number, medical information, health insurance information, passport number and financial account information.

Notice to Maryland Residents

On or about April 22, 2022, MKRS provided written notice of this incident to affected individuals which includes nine (9) Maryland resident. Written notice is being provided in substantially the same form as the letter attached here as **Exhibit A**. MKRS also posted notice of the incident on its website and issued a press release throughout the southern part of Florida.

Other Steps Taken and To Be Taken

Upon discovering the event, MKRS moved quickly to investigate, respond to the incident, assess the security of its systems, and notify potentially affected individuals. MKRS also implemented additional safeguards. MKRS is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for one (1) year through Kroll at no cost to the individuals.

Additionally, MKRS 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. MKRS 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. MKRS is also notifying regulators as required.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4775.

Very truly yours,

A handwritten signature in black ink, appearing to read 'C. DiIenno', with a stylized flourish at the end.

Christopher J. DiIenno of
MULLEN COUGHLIN LLC

Enclosure

EXHIBIT A



<<Date>> (Format: Month Day, Year)

<<first_name>> <<middle_name>> <<last_name>> <<suffix>>
<<address_1>>
<<address_2>>
<<city>>, <<state_province>> <<postal_code>>
<<country>>

Notice of Data Security Incident

Dear <<first_name>> <<middle_name>> <<last_name>> <<suffix>>:

MKRS Law (“MKRS”) writes to make you aware of a recent incident that may affect some of your information. This letter provides details of the incident, our investigation, and steps you can take to help protect your information should you feel it is appropriate to do so.

What Happened? MKRS became aware of suspicious activity in our environment and immediately initiated an investigation. As part of the investigation, which was conducted with the assistance of third-party forensic specialists, we determined that an unauthorized actor had the ability to access certain information stored on our network between August 19, 2020 and August 23, 2020, but the investigation could not confirm what specific information was actually subject to unauthorized access. Therefore, we undertook a diligent and comprehensive review of the data at risk to assess the full universe of information present in the potentially impacted files and to whom the information related. This time-intensive review was completed on February 17, 2022, and on this date we confirmed that information related to you was contained in the potentially impacted files. Although we have no specific evidence that an unauthorized actor viewed your information, because the possibility exists, we are providing this notice to you in an abundance of caution.

What Information Was Involved? We determined that the type of information potentially impacted by this incident includes your: <<b2b_text_1 (Impacted Data)>>.

What We Are Doing. MKRS takes the security of information in its care very seriously. Upon discovering this incident, we moved quickly to secure the network, investigate the incident, and notify potentially impacted individuals.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity. We arranged to have Kroll provide identity monitoring services to you for one (1) year at no cost to you as an added precaution. Please review the enclosed *Steps You Can Take to Help Protect Personal Information* for instructions on how to activate these services.

For More Information. We understand you may have questions about the incident that are not addressed in this letter. If you have questions, or need assistance, please call (855) 788-0512 Monday through Friday from 9:00 am to 6:30 pm Eastern Time, excluding major U.S. holidays. You may also write to MKRS at 4000 Ponce DeLeon Boulevard, Suite 470, Coral Gables, FL 33146.

We apologize for this incident and regret any concern this causes you.

Sincerely,

MKRS Law

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Activate Identity Monitoring

To help relieve concerns and restore confidence following this incident, we have secured the services of Kroll to provide identity monitoring at no cost to you for one year. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration.

Visit <https://enroll.krollmonitoring.com> to activate and take advantage of your identity monitoring services.

You have until <<b2b_text_6 (Date)>> to activate your identity monitoring services.

Membership Number: <<Membership Number s_n>>

For more information about Kroll and your Identity Monitoring services, you can visit info.krollmonitoring.com.

If you prefer to activate these services offline and receive monitoring alerts via the US Postal Service, you may activate via our automated phone system by calling 1-888-653-0511, Monday through Friday, 8:00 a.m. to 5:30 p.m. Central Time, excluding major U.S. holidays. Please have your membership number located in your letter ready when calling. Please note that to activate monitoring services, you will be required to provide your name, date of birth, and Social Security number through our automated phone system.

Additional information describing your services is included with this letter.



TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES

You have been provided with access to the following services from Kroll:

Single Bureau Credit Monitoring

You will receive alerts when there are changes to your credit data—for instance, when a new line of credit is applied for in your name. If you do not recognize the activity, you'll have the option to call a Kroll fraud specialist, who will be able to help you determine if it is an indicator of identity theft.

Fraud Consultation

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

Identity Theft Restoration

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

To receive credit services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file.

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
1-888-298-0045	1-888-397-3742	1-833-395-6938
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 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 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 New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from violator. You may have additional

rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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/>.