



MULLEN
COUGHLIN^{LLC}
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426 W. Lancaster Avenue, Suite 200
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May 13, 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 Incident

Dear Sir or Madam:

We represent Gershman Investment Corp. (“Gershman Mortgage” or “Gershman”), a mortgage company located at 16253 Swingley Ridge Rd. Suite 400, Chesterfield, MO 63017. We are writing to notify your office of an incident that may affect the security of certain personal information relating to approximately ten (10) Maryland residents. This notice will be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Gershman does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data incident notification statute, or personal jurisdiction.

Nature of the Data Incident

In September 2021, Gershman was the target of a cyber incident that temporarily impacted the functionality of certain computer systems. In response to that incident, Gershman, promptly took steps to secure its systems and investigate the nature and scope of the incident. At that time, Gershman was unaware of any unauthorized access to or acquisition of information resulting from the incident.

In late December 2021, Gershman became aware of new information that led it to reinitiate its investigation into the September cyber incident. Through this further investigation, Gershman learned that certain personal information was or may have been copied from or viewed on its systems without authorization as part of the September incident between September 7 and 22, 2021. In addition to some preliminary affected data identified through the investigation, Gershman underwent a thorough and time-intensive review to determine what information may have been affected and to whom the information related. On April 13, 2022, Gershman’s review determined the full scope of personal information was present in the potentially affected data. Gershman is now providing notice to individuals whose information may have been affected. The personal information that may have been affected by this incident includes name, Social Security Number, driver’s license/passport number, and/or financial account number.

Notice to Maryland Residents

Based on preliminary information available through the investigation, on February 25, 2022, Gershman provided notice to certain affected individuals. Based on ongoing efforts to investigate the incident and determine what information may be affected, on May 13, 2022, Gershman will provide written notice of this incident to additional potentially affected individuals, which includes approximately ten (10) 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

Gershman takes the confidentiality and security of information in its care very seriously. In conjunction with its initial investigation of this incident, Gershman took steps to secure its systems along with developing and implementing additional security measures. Further, Gershman notified federal law enforcement regarding the incident. Gershman is also providing potentially impacted individuals access to credit monitoring services for one (1) year, through Epiq, at no cost to these individuals.

Additionally, Gershman is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including 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.

Gershman is providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security incident, please contact us at (267) 930-4773.

Very truly yours,

M. Alexandra Belton of
MULLEN COUGHLIN LLC

MABB/eyl
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 Data Incident

Dear <<Name 1>>:

Gershman Investment Corp. (“Gershman Mortgage” or “Gershman”) is writing to make you aware of an incident potentially involving your information. This letter contains information about what happened, our response, and the resources available to assist you with safeguarding your information, should you feel it appropriate to do so. Gershman values and respects the privacy of your information and prioritizes the confidentiality and security of the information under its care.

What Happened? In September 2021, Gershman was the target of a cyber incident that temporarily impacted the functionality of certain computer systems. In response to that incident, we, along with and upon the advice of our retained cyber security consultant, promptly took steps to secure our systems and investigate the nature and scope of the incident. At that time, we were unaware of any unauthorized access to or acquisition of information resulting from the incident. In late December 2021, new information was brought to our attention that led us to reinitiate the investigation with the assistance of a second cyber security consultant. Through this further investigation, we learned that certain personal information was or may have been copied from or viewed on our systems without authorization as part of the September incident between September 7 and 22, 2021. Gershman underwent a thorough and time-intensive review to determine what information may have been affected. You are receiving this letter because, on April 13, 2022, we determined that your information was present in the systems affected by the September incident.

What Information Was Involved? Based on our investigation to date, we determined that the personal information that may be affected includes your name, Social Security Number, driver’s license/passport number, and/or financial account number.

What Are We Doing? Gershman takes this incident and the privacy of information in its care seriously. We reported this incident to federal law enforcement and applicable state regulators. Additionally, we reviewed our existing security measures and implemented additional safeguards. As an added precaution, we are providing you with access to credit monitoring services for one (1) year at no cost to you. Information on these services and instructions on how to enroll may be found in the enclosed ***Steps You Can Take to Help Protect Your Information***.

What Can You 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 any suspicious activity and/or to detect errors over at least the next twelve (12) to twenty-four (24) months. We also encourage you to review the enclosed ***Steps You Can Take to Help Protect Your Information*** and enroll in the credit monitoring services we are offering. Please note, you will need to enroll yourself in these services as we are unable to do so on your behalf.

For More Information. We understand you may have additional questions not addressed by this letter. If you have questions, please call our dedicated assistance line at 888-717-3078, Monday through Friday, 9am to 9pm Eastern.

We regret any inconvenience or concern caused by this incident.

Sincerely,

Gershman Investment Corp.

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Identity/Credit Monitoring

As a safeguard, we have arranged for you to enroll, at no cost to you, in an online credit monitoring service (*myTrueIdentity*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion®, one of the three nationwide credit reporting companies.

To enroll in this service, go directly to the *myTrueIdentity* website at www.mytrueidentity.com and in the space referenced as “Enter Activation Code”, enter the following unique 12-letter Activation Code <<Insert Unique 12-letter Activation Code>> and follow the three steps to receive your credit monitoring service online within minutes.

If you do not have access to the Internet and wish to enroll in a similar offline, paper based, credit monitoring service, via U.S. Mail delivery, please call the TransUnion Fraud Response Services toll-free hotline at **1-855-288-5422**. When prompted, enter the following 6-digit telephone pass code <<Engagement Number>> and follow the steps to enroll in the offline credit monitoring service, add an initial fraud alert to your credit file, or to speak to a TransUnion representative if you believe you may be a victim of identity theft.

You can sign up for the online or offline credit monitoring service anytime between now and <<Enrollment Deadline>>. Due to privacy laws, we cannot register you directly. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, or an address in the United States (or its territories) and a valid Social Security number, or are under the age of 18. Enrolling in this service will not affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily credit monitoring service will notify you if there are any critical changes to your credit file at TransUnion, including fraud alerts, new inquiries, new accounts, new public records, late payments, change of address and more. The subscription also includes access to identity restoration services that provide assistance in the event your identity is compromised to help you restore your identity and up to \$1,000,000 in identity theft insurance with no deductible. (Policy limitations and exclusions may apply.)

If you have questions about your online credit monitoring benefits, need help with your enrollment, or need help accessing your credit report, or passing identity verification, please contact the *myTrueIdentity* Customer Service Team toll-free at: 1-844-787-4607, Monday-Friday: 8am-9pm, Saturday-Sunday: 8am-5pm Eastern time.

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 one-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 *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. Gershman is located at 16253 Swingley Ridge Rd., Suite 400, Chesterfield, MO 63017.

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; and <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; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are two (2) Rhode Island residents impacted by this incident.