

Sadia Mirza
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August 22, 2022

ELECTRONIC MAIL

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

To Whom It May Concern:

I am writing on behalf of my client, LoanCare, LLC, at 3637 Sentara Way, Virginia Beach, Virginia 23452 about a recent data security incident. This incident potentially impacted thirty-four (34) individuals in total, one (1) of which is a Maryland resident.

Notice of the incident will be sent to the resident via US mail on or about August 22, 2022. A sample copy of the notice being sent to the resident is attached for reference.

Incident and Potentially Impacted Information

On or about July 8, 2022, LoanCare discovered that an employee requested and received certain debit/credit card information from borrowers by phone, in violation of LoanCare's policy. The debit/credit card information consisted of the following: card number, expiration date, and security code.

Remedial Steps

Once LoanCare became aware of the incident, LoanCare immediately terminated the employee and commenced an investigation to determine the nature and scope of the issue. LoanCare also notified law enforcement. In addition, LoanCare is providing impacted individuals with complimentary identity theft protection services for one year, and instructions to individuals on ways to protect their personal information. A description of the benefits and enrollment instructions for the complimentary credit monitoring services will be included in the notice to the impacted resident.

Should you have any questions or concerns about this matter, please do not hesitate to contact me using the contact information provided below.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sadia Mirza', with a stylized, cursive script.

Sadia Mirza
Direct: 949.622.2786
sadia.mirza@troutman.com

LoanCare, LLC
3637 Sentara Way
Virginia Beach, VA 23452

Date: August 22, 2022

To Enroll, Please Call:

1-800-939-4170

Or Visit:

<https://app.idx.us/account-creation/protect>

Enrollment Code: XXXX

NOTICE OF DATA BREACH

Dear [Name],

We write to inform you of a recent data security incident that may have involved some of your information. This letter notifies you of the incident and informs you about steps that you can take to help protect your personal information. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information.

What Happened?

On or about July 8, 2022, we discovered that an employee requested and received certain debit/credit card information from borrowers by phone, in violation of LoanCare's policy. The debit/credit card information consisted of the following: card number, expiration date, and security code. During the course of our investigation, we discovered that the employee requested your debit/credit card information by phone.

What Are We Doing?

Once we became aware of the incident, we immediately terminated the employee and commenced an investigation to determine the nature and scope of the issue. We also notified law enforcement. In addition, we are providing impacted individuals with complementary identity theft protection services for one year, and instructions to individuals on ways to protect their personal information. A description of the benefits and enrollment instructions for the complimentary credit monitoring services is provided below.

What You Can Do?

We encourage you to consider the following recommendations to protect your personal information:

- Register for Credit Monitoring Services. We have arranged for IDX to provide you with one year of complimentary identify theft protection services. These services provide you with access to the following:
 - **Single Bureau Credit Monitoring (for adults).** Monitoring of credit bureau for changes to your credit file such as new credit inquires, new accounts opened, delinquent payments,

improvements in your credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities.

- **CyberScan.** Dark web monitoring of underground websites, chat rooms, and malware to identify trading or selling of personal information.
- **Identity Theft Insurance.** Identity theft insurance will reimburse you for expenses associated with restoring their identity should you become a victim of identity theft. If a your identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best “A-rated” carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.
- **Managed Identity Recovery Service.** This service provides restoration for identity theft issues such as: account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation.

We encourage you to contact IDX with any questions and to enroll in the complimentary identity protection services by: (i) calling 1-800-939-4170 or (ii) going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9 am - 9 pm Eastern Time.

In order for you to receive the complimentary identity theft protection services described above, you must enroll by **April 1, 2023**.

- Review Your Accounts for Suspicious Activity. We encourage you to remain vigilant by regularly reviewing your accounts and monitoring credit reports for suspicious activity.
- Order a Credit Report. If you are a U.S. resident, you are entitled under U.S. law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your free credit report, visit www.annualcreditreport.com or call toll-free at 1-877-322-8228. If you discover information on your credit report arising from a fraudulent transaction, you should request that the credit reporting agency delete that information from your credit report file. Contact information for the nationwide credit reporting agencies is provided in the next section.
- Contact the Federal Trade Commission, Law Enforcement and Credit Bureaus. You may contact the Federal Trade Commission (“FTC”), your state’s Attorney General’s office, or law enforcement, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. To learn more, you can go to the FTC’s websites at www.IdentityTheft.gov and www.ftc.gov/idtheft; call the FTC at (877) IDTHEFT (438-4338); or write to: FTC Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
You may contact the nationwide credit reporting agencies at:

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
(888) 397-3742
P.O. Box 9701
Allen, TX 75013
www.experian.com

TransUnion
(800) 916-8800
Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19022
www.transunion.com

- Additional Rights Under the FCRA. 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 agencies 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 violators. 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: (i) visiting https://files.consumerfinance.gov/f/documents/bcfrp_consumer-rights-summary_2018-09.pdf; or (ii) by writing to Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20552.

- Request Fraud Alerts and Security Freezes. You may obtain additional information from the FTC and the credit reporting agencies about fraud alerts and security freezes. You can add a fraud alert to your credit report file to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you, but it also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies listed above. As soon as that agency processes your fraud alert, it will notify the other two agencies, which then must also place fraud alerts in your file.

In addition, you can contact the nationwide credit reporting agencies at the following numbers to place a security freeze at no cost to you:

Equifax	Experian	TransUnion
(800) 349-9960	(888) 397-3742	(888) 909-8872

Placing a security freeze prohibits the agency from releasing any information about your credit report without your written authorization. Security freezes must be placed separately at each of the three nationwide credit reporting agencies. When requesting a security freeze, you may need to provide the following information:

- Your full name, with middle initial as well as Jr., Sr., II, etc.
- Social Security number
- Date of birth
- Current address and all addresses for the past two years
- Proof of current address, such as a current utility bill or telephone bill
- Legible copy of a government-issued identification card, such as a state driver’s license, state identification card, or military identification.

After receiving your request, each agency will send you a confirmation letter containing a unique PIN or password that you will need to lift or remove the freeze. You should keep the PIN or password in a safe place.

- Additional Information for Certain States. Please review the last page of this letter for additional information for certain states.

For More Information.

If you have any questions or need additional information, please call Troutman Pepper, who is handling this matter on behalf of LoanCare, at (949) 622-2441 or (949) 622-2786 .

We regret any concern or inconvenience this matter may have caused you and appreciate your patience and understanding.

Sincerely,

Troutman Pepper on behalf of LoanCare, LLC

ADDITIONAL INFORMATION FOR CERTAIN STATES

For Residents of Maryland: You may obtain information about avoiding identity theft from the FTC or the Maryland Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
<http://www.ftc.gov/idtheft/>

Office of the Attorney General
Consumer Protection Division
200 St. Paul Place
Baltimore, MD 21202
(888) 743-0023
www.oag.state.md.us

For Residents of North Carolina: You may obtain information about preventing identity theft from the FTC or the North Carolina Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

North Carolina Department of Justice
Attorney General Josh Stein
9001 Mail Service Center
Raleigh, NC 27699-9001
(919) 716-6400
<http://www.ncdoj.gov>

For Residents of New York: You may obtain security breach response information and identity theft and protection information from the FTC, the Department of State, Division of Consumer Protection, and the New York Attorney General's Office. These offices can be reached at:

Federal Trade Commission
Consumer Response Center
(877) IDTHEFT (438-4338)
www.consumer.gov/idtheft

Department of State
Division of Consumer Protection
(800) 697-1220
<https://www.dos.ny.gov/consumerprotection>

Office of the
Attorney General
(800) 771-7755
<https://ag.ny.gov/>