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CONFIDENTIAL TREATMENT REQUESTED

November 13, 2022

VIA EMAIL
Attorney General Brian E. Frosh
Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Subject: Notice of Data Security Incident

Dear Attorney General Frosh,

We are writing to you on behalf of our client, Ocwen Financial Corporation, a non-bank mortgage servicer and originator with locations throughout the United States. In accordance with Maryland Commercial Law § 14-3504, we are writing to inform your office of a cybersecurity incident involving personal information related to 4 Marylamd residents.

Nature of Event

On August 2, 2022, Mayer Brown LLP learned of a cybersecurity incident affecting its vendor, AMS Collaborator, which provides a file sharing service. Unfortunately, customer data may have been accessed and/or acquired by an unauthorized third party during this incident. The information that may have been subject to unauthorized access or acqusistion includes the names and Social Security numbers of certain Ocwen Financial Corporation customers. Mayer Brown notified Ocwen Financial Corporation about the potential impact on Ocwen data on September 21, 2022.

Notice to Consumers

On November 14, 2022, Ocwen Financial Corporation will begin providing written notice of this incident to affected individuals that included an offer of credit monitoring and identity theft protection. A template notice letter is enclosed with this letter.

Should you have any questions regarding this notification or other aspects of the cybersecurity incident, please contact me at lfnoll@mayerbrown.com.

Lauren R. Noll
Partner

Enclosures: Consumer Notification Letter

PHH
MORTGAGE
PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-888-820-6474 | Fax: 1-856-917-8300

BY MAIL

1 1 60 **********************************SNGLP
SAMPLE A. SAMPLE - L01
APT ABC
123 ANY ST
ANYTOWN, US 12345-6789

November 11, 2022

RE: Data Breach

Dear Sample A. Sample:

We value your business and respect the privacy of your information, which is why we are writing to let you know about an incident that involved some of your personal information.

What happened? On September 21, 2022, we were informed by one of our vendors, Mayer Brown LLP, of a cybersecurity incident affecting Mayer Brown's third-party file sharing service. Unfortunately, certain personal data may have been accessed and/or acquired by an unauthorized third party during this incident. Ocwen Financial Corporation systems were not affected by this incident. We have ensured that Mayer Brown has taken the appropriate corrective measures. We sincerely apologize for this event.

What information was involved? The potentially impacted information included your name and Social Security number.

What are we doing? We have arranged a complimentary 12-month credit monitoring and identity theft subscription provided by Experian.

To activate your subscription and start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by** February 28, 2023 (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: https://www.experianidworks.com/credit
- Provide your **activation code**: **ABCDEFGHI**

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (877) 890-9332 by February 28, 2023. Be prepared to provide engagement number B080727 as proof of eligibility for the Identity Restoration services by Experian.

Please note that Identity Restoration is available to you for 12 months from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What can you do? We understand you may have concerns about this incident. To that end, we have included further information about identity theft or fraud in the "Additional Resources" guidance enclosed with this letter. This section includes recommendations by the Federal Trade Commission regarding identity theft protection and details on how to place a fraud alert or a security freeze on your credit file.

We take the privacy and security of your information very seriously. We sincerely regret the inconvenience this matter may cause you and will continue to work to ensure the protection of your personal information, including when it is held by third-party vendors. Should you have questions or concerns regarding this matter, please do not hesitate to call us directly at (855)-703-3662 between the hours of 8:00 a.m. to 9:00 p.m. ET Monday through Friday.

Sincerely,

Escalation Relationship Management
PHH Mortgage Services
NMLS # 2726

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

ADDITIONAL RESOURCES

Monitor Your Accounts

We recommend that you regularly review statements from your accounts and periodically obtain your credit report from one or more of the national credit reporting companies. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 303485281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®	Experian	TransUnion®
P.O. Box 740241	P.O. Box 9702	P.O. Box 1000
Atlanta, GA 30374-0241	Allen, TX 75013-9701	Chester, PA 19016-1000
1-800-685-1111	1-888-397-3742	1-800-888-4213
www.equifax.com	www.experian.com	www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your file at no cost. An initial fraud alert lasts 1-year and 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 7 years. Should you wish to place a fraud alert, please contact any one of the agencies listed below. The agency you contact will then contact the other two credit agencies.

Equifax®	Experian	TransUnion®
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-888-766-0008	1-888-397-3742	1-800-680-7289
www.equifax.com/personal/ credit-report-services	www.experian.com/ freeze/center.html	www.transunion.com/fraud-victim-resource/place-fraud-alert

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Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies listed below.

Equifax®	Experian	TransUnion®
P.O. Box 105788	P.O. Box 9554	P.O. Box 2000
Atlanta, GA 30348-5788	Allen, TX 75013-9554	Chester, PA 19016-2000
1-800-685-1111	1-888-397-3742	1-888-909-8872
www.equifax.com/personal/ credit-report-services	www.experian.com/ freeze/center.html	www.transunion.com/ credit-freeze

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze:

1) Full name, with middle initial and any suffixes;
2) Social Security number;
3) Date of birth (month, day, and year);
4) Current address and previous addresses for the past five (5) years;
5) Proof of current address, such as a current utility bill or telephone bill;
6) Other personal information as required by the applicable credit reporting agency;

If you request a credit freeze online or by phone, then the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file report. If you request a lift of the credit freeze online or by phone, then the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, then the credit agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Federal Trade Commission and State Attorneys General Offices

If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft, including the use of fraud alerts and security freezes. You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, www.ftc.gov/bcp/edu/microsites/idtheft/, 1-877-IDTHEFT (438-4338).

Residents of Maryland and Oregon can obtain more information about preventing and avoiding identity theft from their Attorneys General using the contact information below.

For Maryland residents: You may contact the Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For Oregon residents: You are advised to report any suspected identity theft to law enforcement, including the Federal Trade Commission, and the Oregon Attorney General.