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November 18, 2022

VIA EMAIL

Attorney General Brian E. Frosh
Office of the Attorney General
Attn: Security Incident Notification
200 St. Paul Place
Baltimore, Maryland 21202
ldtheft@oag.state.md.us

Re: Notice of Data Security Incident

Dear Attorney General Frosh:

Lewis Brisbois represents HomeTrust Mortgage Co., ("HomeTrust"), a mortgage company located in Houston, Texas, in conjunction with a recent data security incident described in greater detail below. The purpose of this letter is to notify you of the incident in accordance with Maryland data breach notification law.

1. Nature of the Security Incident

On July 15, 2022, HomeTrust experienced a network disruption. Upon discovering this activity, HomeTrust immediately took steps to secure its digital environment and engaged leading cybersecurity experts to conduct an investigation to determine what happened and whether personal information may have been accessed or acquired in conjunction with the incident. The investigation revealed that an unknown actor gained access to and obtained data from the HomeTrust network without authorization in conjunction with a ransomware attack. HomeTrust subsequently initiated a comprehensive review of the affected files to determine whether they contained personal information belonging to individuals. After a thorough investigation, on September 27, 2022, HomeTrust determined that certain personal information was involved in the incident and is working diligently to notify these consumers.

2. Type of Information and Number of Maryland Residents Affected

The name, Social Security number, and address of three (3) Maryland residents were involved in this incident. HomeTrust is notifying these three (3) residents of Maryland of this data security incident via first class U.S. mail on November 23, 2022. A sample copy of the notification letter sent to these individuals is included with this correspondence.

3. Steps Taken Relating to the Incident

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HomeTrust has implemented additional security features in an effort to prevent a similar incident from occurring in the future. Further, as referenced above and in the sample consumer notification letter, HomeTrust has offered the individual whose information was involved 12 months of complimentary services through IDX, which includes credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, and fully-managed identity theft recovery services.

4. Contact Information

HomeTrust remains dedicated to protecting the personal information in its possession. If you have any questions or need additional information, please do not hesitate to contact me at (214) 722-7141 or by email at Lindsay.Nickle@lewisbrisbois.com.

Regards,

Lindsay Nickle

Lindsay Nickle of
LEWIS BRISBOIS BISGAARD &
SMITH LLP

LBN/mjc

Enc.: Sample Consumer Notification Letter



HomeTrust Mortgage d/b/a Home Mortgage of America
P.O Box 989728
West Sacramento, CA 95798-9728

To Enroll, Please Call:
1-833-814-1732
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<Enrollment Code>>

<<First Name>> <<Last Name>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

November 23, 2022

Re: Notice of Data Security Incident

Dear <<First Name>> <<Last Name>>,

We are writing to provide you with information about a recent data security incident that may have involved your personal information. At HomeTrust Mortgage (d/b/a Home Mortgage of America), we take the privacy and security of all of individuals' information very seriously. That is why we are sending you this letter to tell you about the incident, offering you credit monitoring and identity monitoring services, and providing you with information, resources, and steps you can take to help protect your personal information.

What Happened? On July 15, 2022, HomeTrust Mortgage was alerted to suspicious activity within our computer network. We hired security experts and a computer forensic investigator to help us investigate the incident, ensure the safety of our environment, and determine whether anyone's personal information was impacted. The investigation confirmed that we were the victim of a ransomware attack, and an unauthorized individual had gained access to our network. Based on the investigation, the attacker removed some data stored in the system. On September 27, 2022, we confirmed that the data taken by the attacker included personal information belonging to some of our clients.

What Information Was Involved? The information that may have been impacted includes your name, address, and Social Security number.

What We Are Doing. As soon as we discovered the incident, we took the steps described above. In addition, although we have no evidence that your information has been misused, we are offering you identity theft protection services through IDX®, the data breach and recovery services expert. These services include: <<12 months/24 months>> of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised.

What You Can Do. Although we are unaware of the misuse of any of your information, we encourage you to review the recommendations on the following page to help protect your information. We also encourage you to contact IDX with any questions and to enroll in the free services we are offering by calling 1-833-814-1732 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX experts are available Monday through Friday from 9:00 am to 9:00 pm Eastern Time. Please note the deadline to enroll is February 23, 2023.

For More Information: If you have any questions regarding this incident or would like assistance enrolling in the services offered, please call 1-833-814-1732, Monday through Friday from 9:00 am to 9:00 pm Eastern Time. You will need to reference the enrollment code at the top of this letter when calling or enrolling online, so please do not discard this letter.

We take your trust in us and this matter very seriously. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

William Knapp

William Knapp
HomeTrust Mortgage Company
5353 W Alabama, Suite 500
Houston, Texas 77056

Steps You Can Take to Protect Your Personal Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, calling toll-free 1-877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105788
Atlanta, GA 30348
1-888-378-4329
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-800-831-5614
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov
1-877-438-4338

Maryland Attorney General

St. Paul Plaza
200 St. Paul Place
Baltimore, MD 21202
marylandattorneygeneral.gov
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
ag.ny.gov
1-212-416-8433 / 1-800-771-7755

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
riag.ri.gov
1-401-274-4400

Washington D.C. Attorney General

400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.