

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

November 10, 2022

Dear Attorney General Brian E. Frosh,

We are writing to inform you about a data security incident that impacted one of our vendors, Ruth Ruhl, P.C. ("RRPC" or the "vendor"), that may have involved personal information maintained by RRPC related to six (6) Maryland residents. At the time of the incident, RRPC provided loan modification and assumption-related legal services to LoanCare, LLC, a mortgage subservicer. At this time, we have no indication of fraud or misuse of personal information as a result of this incident.

RRPC retained a forensic security firm to investigate. The investigation determined that an unauthorized third party accessed certain of the vendor's systems between August 24, 2022 and September 6, 2022 and deployed ransomware. RRPC has advised that it did not make a ransom payment to the threat actor.

On October 6, 2022, RRPC notified LoanCare that the threat actor accessed servers that contain personal information of certain LoanCare borrowers. Following notice, RRPC, with the assistance of the forensic security firm, conducted additional verification to confirm whether LoanCare borrower data was potentially accessed or obtained by the threat actor. As of October 19, 2022, RRPC was unable to conclusively rule out that LoanCare borrower data was potentially accessed or obtained by the threat actor.

In total, RRPC identified 500 LoanCare borrowers across 18 states that may have had their data impacted by the incident. Six (6) borrowers reside in Maryland based on the mailing addresses in LoanCare's records. RRPC has advised that its forensics security firm has been monitoring the dark web daily and has not seen any indicators of the potentially involved data being posted on the dark web. Nonetheless, because access to LoanCare borrower data cannot be ruled out, LoanCare intends to notify the borrowers whose personal information may have been impacted by the incident. A sample notice is enclosed. The potentially impacted information includes the borrowers' name and one or more of the following elements: driver's license numbers and Social Security number.

Upon learning of the incident, LoanCare immediately ceased referring new loan modification business to RRPC. We do not plan to resume referring new business to RRPC. On October 19, 2022, LoanCare received an attestation from RRPC that all of its systems, applications, and networks are safe and secure in accordance with industry standard cybersecurity measures. The attestation also states that the incident has been fully contained and remediated, and it provides





containment and remediation steps performed by RRPC and the forensics security firm. We also understand that RRPC reported the incident to law enforcement.

As an added precaution, LoanCare is offering the potentially impacted individuals complimentary access to 12 months of credit monitoring and identity restoration services through Experian.

If you have any questions, please do not hesitate to contact me at Michael.Oconnor@loancare.com.

Sincerely,

A handwritten signature in dark ink, appearing to read "M O'Connor", with a long, sweeping horizontal line extending to the right.

Michael O'Connor
Executive Vice President
General Counsel

SLOANCARE®

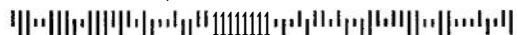
Return Mail Processing
PO Box 589
Claysburg, PA 16625-0589

November 11, 2022



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APT ABC
123 ANY STREET
ANYTOWN, ST 12345-6789



NOTICE OF SECURITY INCIDENT

Dear Sample A. Sample:

We are writing to notify you of an incident impacting one of our vendors, Ruth Ruhl P.C. (“RRPC”), that may have involved your personal information. At the time of the incident, RRPC provided residential real estate loan modification and assumption legal services to LoanCare, LLC, a mortgage subservicer. At this time, we have no indication of fraud or misuse of your personal information as a result of this incident. Nevertheless, we are notifying you to explain the circumstances as we understand them, and to make you aware of the steps we have taken to respond to the incident and the resources we are making available to you.

What Happened?

On [Extra4], RRPC notified LoanCare that an unauthorized actor accessed certain servers containing your personal information. We understand that RRPC notified law enforcement and retained a forensic security firm to investigate the incident. The investigation determined that an unauthorized third party accessed certain RRPC servers between August 24, 2022 and September 6, 2022. RRPC, with the assistance of its forensic security firm, conducted additional analyses to confirm whether your data was potentially accessed or obtained by the threat actor. As of October 19, 2022, RRPC was unable to conclusively rule out that your data was potentially accessed or obtained by the threat actor.

RRPC has advised that its forensics security firm has been monitoring the dark web daily and has not seen any indicators of the potentially involved data being posted on the dark web.

What Information Was Involved?

The personal information relating to you that may have been affected by this incident includes your name and [Extra5].

What We Are Doing.

Upon notice from RRPC, we took prompt steps to investigate the nature and scope of the incident, and gain assurances from RRPC concerning the status of your personal information and the security of RRPC’s systems.

3637 Sentara Way, Virginia Beach, VA 23452 | NMLS #291.6 | loancares.com
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As an added precaution, we are also offering you complimentary access to [Extra6] months of credit and identity monitoring services through Experian. Information and instructions on how to activate these complimentary services can be found in the attachment to this letter.

What You Can Do.

We encourage you to remain vigilant with respect to your personal accounts, as appropriate. Federal regulatory agencies recommend that you remain vigilant for the next 12 to 24 months and report any suspected incidents of fraud to your relevant financial institutions. Additional information and resources are included in the enclosed "Steps You Can Take To Protect Personal Information." You may also enroll in the complimentary credit monitoring and identity restoration services we are making available to you. Enrollment instructions are attached to this letter.

For More Information.

If you have additional questions, please contact us at 1-833-256-3154.

Sincerely,

Michael O'Connor

Michael O'Connor
Executive Vice President
General Counsel

Information about Identity Theft Protection

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for [Extra6] months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. If, after discussing your situation with an agent, it is determined that identity restoration support is needed then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred from the date of the incident (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that Identity Restoration is available to you for [Extra6] 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 [Extra6]-month membership. This product provides you with superior identity detection and resolution of identity theft. To 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 1-833-256-3154 by February 28, 2023. Be prepared to provide engagement number ENGAGE# as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR [Extra6]-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.

* 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.

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, 30348-5281. 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®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
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.

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
P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/freeze/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-888-909-8872
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.

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
P.O. Box 105788
Atlanta, GA 30348-5788
1-888-766-0008
www.equifax.com/personal/credit-report-services

Experian
P.O. Box 9554
Allen, TX 75013-9554
1-888-397-3742
www.experian.com/fraud/center.html

TransUnion
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
www.transunion.com/fraud-victim-resource/place-fraud-alert

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC.

The Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-ID-THEFT (1-877-438-4338)
TTY: 1-866-653-4261
www.ftc.gov/idtheft

