



Donna Maddux, Partner
Cybersecurity & Data Privacy Team
4800 SW Meadows Road, Suite 300
Lake Oswego, OR 97035
dmaddux@constangy.com
Mobile: 503.312.6251

April 4, 2023

VIA EMAIL: ldtheft@oag.state.md.us

Attorney General Anthony G. Brown
Office of the Attorney General
St. Paul Plaza
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Fax: (410) 576-6566

Re: Notification of Data Security Incident

Dear Attorney General Brown:

Constangy, Brooks, Smith & Prophete, LLP represents Penn Abstract and Land Services, LLC, d/b/a Penn Title Company and Lebanon Land Transfer Company ("Penn Title"), a residential real estate closing company headquartered in Wyomissing, Pennsylvania, in connection 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's data breach notification statute, Md. Code Ann. Comm. Law §§ 14-3501 - 3508.

1. Nature of the Security Incident

Penn Title detected unusual activity in one email account on November 18, 2022. In response, Penn Title immediately took steps to terminate the activity and to secure the account. It also retained independent cybersecurity experts to conduct a forensic investigation into the incident and determine what happened. The investigation indicated that an unauthorized party gained access to one email account. On March 17, 2023, Penn Title determined that certain personal information relating to its customers was present in that account. Penn Title then worked to identify current contact information to notify potentially impacted individuals of what happened.

To date, Penn Title has no reason to believe that personal information of potentially impacted individuals has been misused as a result of this incident. Nonetheless, Penn Title is notifying all potentially impacted individuals of the incident, providing them with steps they can take to protect their personal information, and offering them the opportunity to enroll in credit and identity monitoring services at no cost to them.

2. Number of Affected Maryland Residents & Information Involved

The incident involved personal information for approximately 7 Maryland residents. The information involved in the incident may differ depending on the individual but may include the following for

affected Maryland residents: Social Security number, driver license number, or payment card number. Again, Penn Title has no reason to believe that the information involved has been misused.

3. Notification to Affected Individuals

On April 4, 2023, notification letters will be or were sent to affected Maryland residents by USPS First Class Mail. The notification letter provides resources and steps individuals can take to help protect their information. The notification letter also offers each individual the opportunity to enroll in complimentary identity protection services, including credit monitoring, dark web monitoring, \$1 million identity fraud loss reimbursement policy, and fully managed identity theft recovery services. Those services are offered through TransUnion. TransUnion will also support a call center for 90 days to answer questions and assist with enrollment. A sample notification letter is enclosed.

4. Measures Taken to Address the Incident

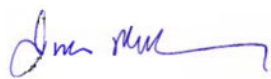
In response to the incident, Penn Title retained cybersecurity experts and launched a forensics investigation to determine the source and scope of the compromise. Penn Title has implemented additional security measures to further harden its email tenant in an effort to prevent a similar event from occurring in the future.

Finally, Penn Title is notifying the potentially affected individuals, providing them with steps they can take to protect their personal information as discussed above, and also reporting the incident to nationwide consumer reporting agencies (i.e., Equifax, Experian, and Transunion).

5. Contact Information

If you have any questions or need additional information regarding this incident, please do not hesitate to contact me at DMaddux@constangy.com or 503.312.6251.

Sincerely,



Donna Maddux of
Constangy, Brooks, Smith & Prophete LLP

DM:mff

Encl.: Sample Notification Letter

cc: Michael F. Ferragamo, Constangy (MFerragamo@constangy.com)

Penn Abstract and Land Services, LLC
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB-07310 1-1



To Enroll, Please Visit:
<https://secure.identityforce.com/benefit/pennabstract>
Enrollment Code: [REDACTED]

April 4, 2023

Re: Notice of Data Security Incident

Dear [REDACTED],

Penn Abstract and Land Services, LLC, d/b/a Penn Title Company and Lebanon Land Transfer Company ("Penn Title") is writing to inform you of a recent data security incident that may have involved your personal information. Penn Title takes the privacy and security of your information very seriously. This is why we are notifying you of the incident, providing you with steps you can take to protect your information, and offering you the opportunity to enroll in complimentary credit monitoring and identity protection services.

What happened? On November 18, 2022, Penn Title discovered suspicious activity related to one of our email accounts. In response, we immediately began an investigation with the help of third-party cybersecurity experts. The investigation determined that an unauthorized party gained access to one email account. We then worked diligently to identify individuals whose personal information may have been present in the account. On March 17, 2023, we determined that some of your personal information was present in the account. After, we worked to identify current contact information to notify potentially impacted individuals of what happened.

Please note that we have no reason to believe that your information has been misused as a result of this incident. Nonetheless, we are notifying you and providing you with steps you can take to protect your information.

What Information Was Involved? The data involved may have included your name in combination with your Driver license number, Social Security number, and financial account number.

What We Are Doing: In addition to the steps described above, we implemented additional security measures to further protect our email environment and minimize the likelihood of future incidents. We are also providing you with access to Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout through Identity Force, a TransUnion company specializing in fraud assistance and remediation services.

What You Can Do: We recommend that you review the guidance included with this letter about how to protect your information. To enroll in Credit Monitoring services at no charge, please log on to <https://secure.identityforce.com/benefit/pennabstract> and follow the instructions provided. When prompted please provide the following unique code to receive services: [REDACTED].

In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

You may also call Cyberscout, a TransUnion company, at 1-800-405-6108. Representatives are available Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Time. Again, at this time, there is no evidence that your information has been misused in conjunction with this incident. However, we encourage you to take advantage of this offering.

To receive credit monitoring services, you must be over the age of 18 and have established credit in the U.S., have a Social Security number in your name, and have a U.S. residential address associated with your credit file. Minors are eligible for identity protection services, but not credit monitoring.

For More Information: If you have questions or need assistance, please contact our dedicated call center for more information at 1-800-405-6108, from 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays or please go to <https://secure.identityforce.com/benefit/pennabstract>. 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.

The privacy and security of your information is a top priority for Penn Title. We take this incident very seriously and we regret any worry or inconvenience this may cause you.

Sincerely,



Candace L. Jagielski
Office Administrator
Penn Abstract and Land Services, LLC
975 Berkshire Boulevard
Wyomissing, PA 19610

ADDITIONAL STEPS YOU CAN TAKE TO FURTHER PROTECT YOUR 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 monitoring free credit reports closely for errors and by taking other steps appropriate to protect accounts, including promptly changing passwords. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained for remediation assistance or contact a remediation service provider. 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). You should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your records. Contact information for the Federal Trade Commission is as follows:

- *Federal Trade Commission*, Consumer Response Center, 600 Pennsylvania Ave, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338), www.consumer.ftc.gov, www.ftc.gov/idtheft.

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 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 can print this form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. You also can contact one of the following three national credit reporting agencies:

- *Equifax*, P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285, www.equifax.com.
- *Experian*, P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, www.experian.com.
- *TransUnion*, P.O. Box 1000, Chester, PA 19016, 1-800-916-8800, www.transunion.com.

Fraud Alerts: There are two kinds of general fraud alerts you can place on your credit report—an initial alert and an extended alert. You may want to consider placing either or both fraud alerts on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and provide the appropriate documentary proof. An extended fraud alert is also free and will stay on your credit report for seven years. 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>. Military members may also place an Active Duty Military Fraud Alert on their credit reports while deployed. An Active Duty Military Fraud Alert lasts for one year and can be renewed for the length of your deployment.

Credit or Security Freezes: Under U.S. law, you have the right to put a credit freeze, also known as a security freeze, on your credit file, for up to one year at no cost. The freeze 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. There is no fee to place or lift a security freeze. For information and instructions on how to place a security freeze, contact any of the credit reporting agencies or the Federal Trade Commission identified above. 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. After receiving your freeze request, each credit bureau will provide you with a unique PIN or password. Keep the PIN/password in a safe place as you will need it if you choose to lift the freeze.

A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

IRS Identity Protection PIN: You can obtain an identity protection PIN (IP PIN) from the IRS that prevents someone else from filing a tax return using your Social Security number. The IP PIN is known only to you and the IRS and helps the IRS verify your identity when you file your electronic or paper tax return. You can learn more and obtain your IP PIN here: <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>.

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include the right 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. For more information about the FCRA, and your rights pursuant to the FCRA, please visit http://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

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.

Additional information:

California: California Attorney General can be reached at: 1300 “I” Street, Sacramento, CA 95814-2919; 800-952-5225; <http://oag.ca.gov/>

Maine: Maine Attorney General can be reached at: 6 State House Station Augusta, ME 04333; 207-626-8800; <https://www.maine.gov/ag/>

Maryland: Maryland Attorney General can be reached at: 200 St. Paul Place Baltimore, MD 21202; 888-743-0023; oag@state.md.us or IDTheft@oag.state.md.us

North Carolina: North Carolina Attorney General's Office, Consumer Protection Division, can be reached at: 9001 Mail Service Center Raleigh, NC 27699-9001; 877-5-NO-SCAM (Toll-free within North Carolina); 919-716-6000; www.ncdoj.gov

New York: New York Attorney General can be reached at: Bureau of Internet and Technology Resources, 28 Liberty Street, New York, NY 10005; 212-416-8433; <https://ag.ny.gov/>

Texas: Texas Attorney General can be reached at: 300 W. 15th Street, Austin, Texas 78701; 800-621-0508; texasattorneygeneral.gov/consumer-protection/

Vermont: Vermont Attorney General's Office can be reached at: 109 State Street, Montpelier, VT 05609; 802-828-3171; ago.info@vermont.gov