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August 9, 2023

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

Anthony G. Brown
Office of the Maryland Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202

Re: F.A.C.S. Title – Incident Notification

Dear Attorney General Brown:

McDonald Hopkins PLC represents Federated Appraisal and Closing Services, LP (“F.A.C.S. Title”) of Pittsburgh, Pennsylvania. I am writing to provide notification of an incident at F.A.C.S. Title that may affect the security of personal information of two (2) Maryland residents who have done business with F.A.C.S. Title. By providing this notice, F.A.C.S. Title does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

F.A.C.S. Title recently detected that an unauthorized party accessed a limited number of electronic records from its systems. Upon detecting the incident, F.A.C.S. Title immediately commenced a prompt and thorough investigation with assistance from third party cybersecurity professionals.

After an extensive forensic investigation and manual document review, F.A.C.S. Title discovered on July 22, 2023 that the impacted files, which were accessed on or about May 24, 2023, contain personal information pertaining to a limited number of Maryland residents, such as full names, addresses, dates of birth, Social Security numbers, and driver’s license or state identification numbers.

F.A.C.S. Title has no indication that any of the information has been used for identity theft or financial fraud. Nevertheless, out of an abundance of caution, F.A.C.S. Title wanted to inform you of the incident and to explain the steps that it is taking to help safeguard the affected residents against identity fraud. F.A.C.S. Title is providing the affected residents with written notification of this incident commencing on or about August 9, 2023 in substantially the same form as the letter attached hereto. F.A.C.S. Title will advise the affected residents to always

August 9, 2023

Page 2

remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. The affected residents will also be provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

At F.A.C.S. Title, protecting the privacy of personal information is a top priority. F.A.C.S. Title is committed to maintaining the privacy of personal information in its possession and has taken many precautions to safeguard it. F.A.C.S. Title continually evaluates and modifies its practices to enhance the security and privacy of the personal information it maintains.

If you have any additional questions, please contact me at (410) 456-2741 or spollock@mcdonaldhopkins.com.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Spencer S. Pollock".

Spencer S. Pollock

Federated Appraisal and Closing Services, LP
1301 Grandview Ave. Suite 110
Pittsburgh, PA 15211
1 (412) 481-1000
DB07764 4-1

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

Notice of Data Security Incident

Dear [REDACTED]:

The privacy and security of the personal information entrusted to us is of the utmost importance to Federated Appraisal and Closing Services, LP ("F.A.C.S. Title"). We are writing to inform you of a recent incident which involves the security of some of your personal information. We wanted to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to protect your information.

What Happened?

On or about May 24, 2023, an unauthorized party accessed a limited number of electronic records from our system.

What We Are Doing.

Upon learning of this issue, we immediately commenced a prompt and thorough investigation. As part of our investigation, we have been working very closely with external cybersecurity professionals experienced in handling these types of incidents.

What Information Was Involved?

After an extensive forensic investigation and manual document review, we concluded on or about July 22, 2023 that one or more of the files accessed by the unauthorized party on or about May 24, 2023 potentially contained your [REDACTED]
[REDACTED]

What You Can Do.

We have no evidence that any of your information has been or will be misused. Nevertheless, out of an abundance of caution and to protect you from potential misuse of your information, we are 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. We are also 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 [REDACTED], a TransUnion company specializing in fraud assistance and remediation services.

This letter also provides other precautionary measures you can take to protect your personal information, including placing a Fraud Alert and/or Security Freeze on your credit files, and/or obtaining a free credit

report. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

We are committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices and internal controls to enhance the security and privacy of personal information entrusted to us.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at [REDACTED] This response line is staffed with professionals familiar with this incident and knowledgeable on what you can do to protect against misuse of your information. The response line is available Monday through Friday, 8:00 am to 8:00 pm ET, excluding holidays.

Sincerely,

[REDACTED]

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED] Credit Monitoring.

To enroll in Credit Monitoring services at no charge, please log on to [REDACTED] 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 [REDACTED] 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.

2. Placing a Fraud Alert.

Whether or not you choose to use the complimentary **twelve (12)** month credit monitoring services, we recommend that you place an initial 90-day “Fraud Alert” on your credit files (if one exists), at no charge. A fraud alert tells creditors to contact you personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your fraud alert, they will notify the others.

Equifax

P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian

P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Consider Placing a Security Freeze on Your Credit File.

If you are very concerned about becoming a victim of fraud or identity theft, you may request a “Security Freeze” be placed on your credit file at no cost. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your credit report or any information from it without your express authorization. You may place a security freeze on your credit report by sending a request in writing, by mail, to all three nationwide credit reporting companies. To find out more on how to place a security freeze, you can use the following contact information:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888) 298-0045

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze>
(888) 909-8872

In order to place the security freeze, you’ll need to supply your name, address, date of birth, Social Security number and other personal information. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze prior to enrolling in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your credit file.

4. Obtaining a Free Credit Report.

Under federal law, you are entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your free credit reports online at **www.annualcreditreport.com**. Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Checking your credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve you of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft. Office of the Attorney General of California, 1300 I Street, Sacramento, CA 95814, Telephone: 1-800-952-5225.

New York Residents: the Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

Maryland Residents: You may obtain information about avoiding identity theft from the Maryland Attorney General's Office: Office of the Attorney General of Maryland, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, <https://www.marylandattorneygeneral.gov/>, Telephone: 888-743-0023.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.