

Blair L. Dawson, FIP, CIPP/US, CIPP/E, CIPM
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December 6, 2023

VIA EMAIL (Idtheft@oag.state.md.us)

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

Re: United Home Loans, Inc. – Incident Notification

Dear Mr. Brown:

McDonald Hopkins PLC represents United Home Loans, Inc. (“United Home Loans”) located at 1023 Burlington Ave, Western Springs, IL 60558. I write to provide notification concerning an incident that may affect the security of personal information of three (3) Maryland residents. By providing this notice, United Home Loans does not waive any rights or defenses regarding the applicability of Maryland law or personal jurisdiction.

On March 15, 2023 United Home Loans became aware of an incident involving unauthorized access to certain systems on its network. United Home Loans has no evidence that any personal information has been misused. Upon learning of this issue, United Home Loans immediately initiated an investigation and diligently took all necessary steps to contain the incident. As part of the investigation, United Home Loans has been working very closely with external cybersecurity professionals experienced in handling these types of incidents. United Home Loans continually evaluates and modifies practices and internal controls to enhance the security and privacy of personal information.

Following a forensic investigation and internal manual document review of the impacted files, United Home Loans discovered on November 10, 2023 that certain files that contain personal information were potentially removed from its network by the unauthorized actor on March 15, 2023. The personal information included names along with one or more of the following: Social Security number and / or driver’s license number / government issued identification number, financial account number, and passport number. Please note, not all data elements were necessarily impacted for each individual.

Nevertheless, United Home Loans wanted to make you (and the affected residents) aware of the incident and explain the steps United Home Loan is taking to safeguard the residents against potential misuse of their information. United Home loans provided notice to the affected residents on December 6, 2023 in substantially the same form as the document attached hereto as **Exhibit A**. United Home Loans is also offering complimentary credit monitoring to the impacted residents. Additionally, United Home Loans has advised the affected residents to always remain vigilant in reviewing financial account statements for fraudulent or irregular activity on a regular basis. These residents were also provided with best practices to protect personal information, such as placing a fraud alert and/or security freeze on their credit files and obtaining a free credit report. The affected residents were also provided with the contact information for the consumer reporting agencies and the Federal Trade Commission.

United Home Loans is committed to maintaining the privacy of customer information and continually evaluating and modifying its practices and procedures to enhance appropriate security and privacy measures to prevent recurrence of this incident.

If you have any additional questions, please contact me at (312) 642-6131 or bdawson@mcdonaldhopkins.com.

Very truly yours,

A handwritten signature in black ink, appearing to read 'BLD', followed by a long horizontal flourish.

Blair L. Dawson, FIP, CIPP/US, CIPP/E, CIPM

Encl.

Exhibit A

United Home Loans, Inc.
c/o Cyberscout
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB08213 1-1



[REDACTED]
[REDACTED]
[REDACTED]

December 6, 2023

IMPORTANT INFORMATION PLEASE REVIEW CAREFULLY

Dear [REDACTED]:

We are writing with important information regarding a recent cyber security incident that may involve your personal information provided to us as a client, prospective client, or co-borrower. With this notice, we want to provide you with information about the incident, tell you about the services that we are providing to you, and let you know that we continue to take significant measures to protect your information.

On or about March 15, 2023, United Home Loans, Inc. detected suspicious activity on our company network. Upon learning of this issue, we immediately commenced a prompt and thorough investigation working very closely with cybersecurity professionals experienced in handling these types of incidents. After an extensive forensic investigation and document review, we confirmed that on November 10, 2023, that on or about March 15, 2023 certain impacted files possibly containing personal information, which were stored on our company network, may have been subject to unauthorized access.

The potentially impacted information may include your full name, Social Security number and / or driver's license number / government issued identification number, financial account number, digital signature, passport number, date of birth, and a birth and / or marriage certificate. Please note, not all data elements were necessarily impacted for every individual receiving notice of this incident.

In any event, to help protect your identity 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 [REDACTED] ([REDACTED]) 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.

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

Please accept our apologies that this incident occurred. United Home Loans, Inc. is committed to maintaining the privacy of personal information in our possession and will continue to take many precautions to safeguard it. United Home Loans, Inc. continues to evaluate and modify its practices and internal controls to maintain the privacy of the personal information in our possession. If you have any further questions regarding this incident, please contact [REDACTED] [REDACTED] Monday through Friday from 8 am to 8 pm Eastern Time, excluding holidays.

Sincerely,

United Home Loans, Inc.
1023 Burlington Ave.
Western Springs, IL 60558

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary [REDACTED] ([REDACTED]) - Month 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 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.

2. Placing a Fraud Alert on Your Credit File.

Whether or not you choose to use the [REDACTED] ([REDACTED]) - month credit monitoring services, we recommend that you place an initial 1-year “fraud alert” on your credit files, at no charge. An initial fraud alert is free and will stay on your credit file for at least twelve months. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you before establishing any accounts in your name. 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. Additional information is available at <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>.

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. Placing a Security Freeze on Your Credit File.

Following is general information about how to request a security freeze from the three credit reporting agencies at no charge. While we believe this information is accurate, you should contact each agency for the most accurate and up-to-date information. A security freeze prohibits a credit reporting agency from releasing any information from a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing, or other services. There might be additional information required, and as such, to find out more information, please contact the three nationwide credit reporting agencies (contact information provided below). You may place a security freeze on your credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

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 will 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 your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name or to commit fraud or other crimes against you, you may file a police report in the City in which you currently reside.

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.

If your personal information has been used to file a false tax return, to open an account or to attempt to open an account in your name, or to commit fraud or other crimes against you, you may file a police report in the city in which you currently reside.

California Residents: In addition to the FTC, the California Attorney General's Office can also be contacted to obtain information on the steps you can take to prevent identity theft.

California Department of Justice
Attn: Office of Privacy Protection
P.O. Box 944255
Sacramento, CA 94244-2550
Telephone: (916) 322-3360
Toll-free in California: (800) 952-5225
oag.ca.gov/privacy

Iowa Residents: You may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity Theft: Office of the Attorney General of Iowa, Consumer Protection Division, Hoover State Office Building, 1305 East Walnut Street, Des Moines, IA 50319, www.iowaattorneygeneral.gov, Telephone: 515-281-5164.

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.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226 (Toll-free within North Carolina), 919-716-6000.

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.

Washington D.C. Residents: You may obtain information about preventing identity theft from the Office of the Attorney General for the District of Columbia, 400 6th Street NW, Washington D.C. 20001, <https://oag.dc.gov/consumer-protection>, Telephone: 202-442-9828.

Rhode Island Residents: You may contact law enforcement, such as the Rhode Island Attorney General's Office, to report incidents of identity theft or to learn about steps you can take to protect yourself from identity theft. You can contact the Rhode Island Attorney General at: Rhode Island Office of the Attorney General, 150 South Main Street, Providence, RI 02903, www.riag.ri.gov, 401-274-4400.

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to chapter 48 of title 6 of the Identity Theft Prevention Act of 2006.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the consumer reporting agency.
2. Proper identification to verify your identity.
3. The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control, or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze -- either completely, if you are shopping around, or specifically for a certain creditor -- with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. These agencies can be contacted using the contact information provided above.

In order to request a security freeze, you may need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Complete address;
5. Prior addresses;
6. Proof(s) of identification (state driver's license or ID card, military identification, birth certificate, etc.);
7. If you are a victim of identity theft, a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

There were ■ Rhode Island residents impacted by this incident.