



January 8, 2024

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

RE: Notification of Data Breach

To Whom it May Concern:

The purpose of this letter is to notify the Office of the Attorney General of a cybersecurity incident that impacted 111 of our borrowers in Maryland. Atlantic Bay Mortgage Group, L.L.C. ("Atlantic Bay"), is providing this notice in accordance with the Personal Information Protection Act (PIPA), Md. Code Ann. Comm. Law 14-3504. Our FEIN is 54-1822116.

On November 19th, 2023, LoanCare, LLC ("LoanCare"), which performs loan subservicing functions for Atlantic Bay became aware of unauthorized access to certain systems within its parent company's (Fidelity National Financial) information technology network. On December 13th, LoanCare sent a letter to Atlantic Bay and provided a list of the impacted borrowers whose Name, Social Security Number, and Loan Number was potentially impacted by unauthorized access. The letter informed Atlantic Bay of the steps that LoanCare was taking (on Atlantic Bay's behalf) to notify the potentially impacted borrowers and applicable regulators of the incident. As an added precaution, LoanCare is offering the potentially impacted borrowers' free access to 24 months of credit monitoring, web monitoring, and identify theft restoration services. Beginning on December 20th notification letters were sent by LoanCare to all impacted borrowers.

Atlantic Bay takes the security of our borrowers' information extremely seriously and is working closely with LoanCare to provide resources and support to the list of potentially impacted borrowers. As an additional resource Atlantic Bay has developed a landing page on our website which contains an explanation of the event, frequently asked questions, and details surrounding payments.

Sincerely,

A handwritten signature in black ink, appearing to read 'Amanda Tucker'.

Amanda Tucker
Chief Risk and Compliance Officer