CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

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February 16, 2024

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

RE: Data Breach Notification

To Whom It May Concern:

We serve as counsel for National Association of Home Builders ("NAHB") located at 1201 15th St NW, #100, Washington, DC 20005 and write to provide notification of a data breach. By providing this notice, NAHB does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On May 23, 2023, NAHB identified unusual activity on its network and immediately began an investigation. The investigation determined that there was unauthorized access to certain portions of NAHB's network between May 16, 2023 and May 23, 2023. Therefore, NAHB conducted a review of the contents of the files to determine the type of information contained therein. On February 7, 2024, NAHB completed its review. The type of information identified in the review included name, Social Security number, credit/debit card number, passport number, and medical information.

On February 14, 2024, NAHB confirmed there were 260 Maryland residents who may have been impacted by this incident. On February 16, 2024, NAHB provided written notice to the potentially impacted individuals via U.S. mail. A copy of the notice is attached as ***Exhibit A***. The notice included an offering of 12 months of credit monitoring and identity protection services. Additionally, in response to this incident, NAHB conducted an investigation, changed network passwords, notified law enforcement, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.

Michael J. Bonner, Esq.

EXHIBIT A

National Association of Home Builders
c/o Cyberscout
1 Keystone Ave, Unit 700
Cherry Hill, NJ 08003
DB-08493 2-1

National Association of Home Builders

FIRST NAME LAST NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIPCODE

February 16, 2024

Dear FIRST NAME LAST NAME,

National Association of Home Builders ("NAHB") writes to notify you of an incident that may affect the privacy of your information. This letter includes information about the incident, our response, and resources we are making available to you.

On May 23, 2023, we identified unusual activity on our network and immediately began an investigation. The investigation determined that there was unauthorized access to certain portions of our network between May 16, 2023 and May 23, 2023. Therefore, we conducted a review of the contents of the files to determine the type of information contained therein. On February 7, 2024, we completed our review. The type of information included your name and the following: [DATA ELEMENTS].

In response to this incident, we changed passwords and reviewed our policies and procedures. In an abundance of caution, we are providing potentially affected individuals with access to complimentary credit monitoring and identity protection services. We encourage you to enroll in the services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the enclosed *Additional Steps You Can Take to Protect Your Information*.

We understand you may have questions about this incident. You may contact our dedicated assistance line at 1- 833-718-1324, between the hours of 8:00 am and 8:00 pm ET (excluding major U.S. holidays) or write to us at 1201 15th St NW, #100, Washington, DC 20005.

We sincerely regret any concern this incident may cause you. The privacy and security of your information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

National Association of Home Builders

ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

In response to the incident, we are providing you with access to credit monitoring/credit report/credit score services at no charge. These services provide you with alerts for [12/24] 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.

To enroll in credit monitoring services at no charge, please log on to https://secure.identityforce.com/benefit/nahb and follow the instructions provided. When prompted please provide the following unique code to receive services: **[CODE].** 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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion 1-800-680-7289 www.transunion.com	**Experian** 1-888-397-3742 www.experian.com	**Equifax** 1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	**Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013	**Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	**Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

NAHB may be contacted at 1201 15th St NW, #100, Washington, DC 20005.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6h Street NW, Washington, D.C. 20001; 202-727-3400, and https://oag.dc.gov/consumer-protection.

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ATTORNEYS AT LAW

MICHAEL J. BONNER
mbonner@c-wlaw.com

DIANNA M. HALL
dhall@c-wlaw.com

450 Sentry Parkway, Suite 200
Blue Bell, Pennsylvania 19422

Telephone: (610) 567-0700
Fax: (610) 567-0712

February 29, 2024

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

RE: Data Breach Supplemental Notification

To Whom It May Concern:

We continue to serve as counsel for National Association of Home Builders ("NAHB") located at 1201 15th St NW, #100, Washington, DC 20005. NAHB provided notice of a data breach on February 16, 2024 (see attached ***Exhibit A***). NAHB is now supplementing that notice. By providing this notice, NAHB does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On May 23, 2023, NAHB identified unusual activity on its network and immediately began an investigation. The investigation determined that there was unauthorized access to certain portions of NAHB's network between May 16, 2023 and May 23, 2023. Therefore, NAHB conducted a review of the contents of the files to determine the type of information contained therein. On February 7, 2024, NAHB completed its review. The type of information identified in the review included name and one or more of the following: financial account information, credit/debit card number, CVV, expiration date, health insurance information, medical information, Social Security number, and driver's license/state ID number.

On February 16, 2024, NAHB began providing written notice to the potentially impacted individuals via U.S. mail. NAHB provided additional notices via U.S. mail on February 28, 2024. NAHB notified a total of approximately 492 Maryland residents notified of this incident. A copy of the notice is attached as part of ***Exhibit A***. The notice included an offering of 12 months of credit monitoring and identity protection services. Additionally, in response to this incident, NAHB conducted an investigation, changed network passwords, notified law enforcement, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.

By: ______________________
Michael J. Bonner, Esq.

EXHIBIT A

CIPRIANI & WERNER

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

MICHAEL J. BONNER
mbonner@c-wlaw.com

DIANNA M. HALL
dhall@c-wlaw.com

450 Sentry Parkway, Suite 200
Blue Bell, Pennsylvania 19422

Telephone: (610) 567-0700
Fax: (610) 567-0712

February 16, 2024

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

RE: Data Breach Notification

To Whom It May Concern:

We serve as counsel for National Association of Home Builders ("NAHB") located at 1201 15th St NW, #100, Washington, DC 20005 and write to provide notification of a data breach. By providing this notice, NAHB does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On May 23, 2023, NAHB identified unusual activity on its network and immediately began an investigation. The investigation determined that there was unauthorized access to certain portions of NAHB's network between May 16, 2023 and May 23, 2023. Therefore, NAHB conducted a review of the contents of the files to determine the type of information contained therein. On February 7, 2024, NAHB completed its review. The type of information identified in the review included name, Social Security number, credit/debit card number, passport number, and medical information.

On February 14, 2024, NAHB confirmed there were 260 Maryland residents who may have been impacted by this incident. On February 16, 2024, NAHB provided written notice to the potentially impacted individuals via U.S. mail. A copy of the notice is attached as ***Exhibit A***. The notice included an offering of 12 months of credit monitoring and identity protection services. Additionally, in response to this incident, NAHB conducted an investigation, changed network passwords, notified law enforcement, and reviewed its policies and procedures related to data protection.

Very truly yours,

CIPRIANI & WERNER, P.C.

Michael J. Bonner, Esq.

EXHIBIT A

National Association of Home Builders
c/o Cyberscout
1 Keystone Ave, Unit 700
Cherry Hill, NJ 08003
DB-08493 2-1

FIRST NAME LAST NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIPCODE

February 16, 2024

Dear FIRST NAME LAST NAME,

National Association of Home Builders ("NAHB") writes to notify you of an incident that may affect the privacy of your information. This letter includes information about the incident, our response, and resources we are making available to you.

On May 23, 2023, we identified unusual activity on our network and immediately began an investigation. The investigation determined that there was unauthorized access to certain portions of our network between May 16, 2023 and May 23, 2023. Therefore, we conducted a review of the contents of the files to determine the type of information contained therein. On February 7, 2024, we completed our review. The type of information included your name and the following: [DATA ELEMENTS].

In response to this incident, we changed passwords and reviewed our policies and procedures. In an abundance of caution, we are providing potentially affected individuals with access to complimentary credit monitoring and identity protection services. We encourage you to enroll in the services we are making available to you. Information about how to enroll in these services along with additional resources available to you are included in the enclosed *Additional Steps You Can Take to Protect Your Information*.

We understand you may have questions about this incident. You may contact our dedicated assistance line at 1- 833-718-1324, between the hours of 8:00 am and 8:00 pm ET (excluding major U.S. holidays) or write to us at 1201 15th St NW, #100, Washington, DC 20005.

We sincerely regret any concern this incident may cause you. The privacy and security of your information is important to us, and we will continue to take steps to protect information in our care.

Sincerely,

National Association of Home Builders

ADDITIONAL STEPS YOU CAN TAKE TO PROTECT YOUR INFORMATION

Enroll in Credit Monitoring / Identity Protection

In response to the incident, we are providing you with access to credit monitoring/credit report/credit score services at no charge. These services provide you with alerts for [12/24] 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.

To enroll in credit monitoring services at no charge, please log on to https://secure.identityforce.com/benefit/nahb and follow the instructions provided. When prompted please provide the following unique code to receive services: **[CODE].** 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.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended fraud alert on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you have the right to place a credit freeze on a credit report, which will prohibit a credit bureau from releasing information in the credit report without your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial as well as Jr., Sr., III, etc.);
2. Social Security number;
3. Date of birth;
4. Address for the prior two to five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government-issued identification card (e.g., state driver's license or identification card); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft, if you are a victim of identity theft.

Should you wish to place a fraud alert or credit freeze, please contact the three major credit reporting bureaus listed below:

TransUnion	Experian	Equifax
1-800-680-7289 www.transunion.com	1-888-397-3742 www.experian.com	1-888-298-0045 www.equifax.com
TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	**Experian Fraud Alert** P.O. Box 9554 Allen, TX 75013	**Equifax Fraud Alert** P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	**Experian Credit Freeze** P.O. Box 9554 Allen, TX 75013	**Equifax Credit Freeze** P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

NAHB may be contacted at 1201 15th St NW, #100, Washington, DC 20005.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

For New Mexico residents, you have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in your credit file has been used against you, the right to know what is in your credit file, the right to ask for your credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. You may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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

For North Carolina residents, the North Carolina Attorney General may be contacted at 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 400 6h Street NW, Washington, D.C. 20001; 202-727-3400, and https://oag.dc.gov/consumer-protection.