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March 20, 2024

VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

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

Re: Incident Notification

Dear Attorney General Brown:

We are writing on behalf of our client, Lakeview Loan Servicing, LLC ("Lakeview") to notify your office of a security incident involving one deceased Maryland resident. Lakeview is located at 4425 Ponce de Leon Blvd, MS 5-251, Coral Gables, FL 33146.

Lakeview detected on January 22, 2024 and took measures to address unauthorized access to an employee email account. The account had multifactor authentication enabled. Lakeview immediately implemented its incident response plan, disabled the account, and launched an investigation. A thorough investigation identified unauthorized access to the email account between January 9, 2024 and January 22, 2024. The messages and items in the account were reviewed and, on March 1, 2024, Lakeview determined that an email or attachment contained the name and Social Security number of one deceased Maryland resident.

Today, March 20, 2024, Lakeview is mailing a notification letter via First Class mail to the involved deceased Maryland resident in accordance with Md. Code Ann., Com. Law § 14-3504. A sample copy of the notification letter is enclosed. Lakeview has provided individuals with a toll-free number they can call to obtain more information regarding the incident.

To help prevent something like this from happening again, Lakeview has taken steps to further enhance existing security measures.

Atlanta Chicago Cincinnati Cleveland Columbus Costa Mesa Dallas Denver Houston
Los Angeles New York Orlando Philadelphia San Francisco Seattle Washington, DC Wilmington

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Please do not hesitate to contact me if you have any questions regarding this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read "Craig A. Hoffman", with a long horizontal flourish extending to the right.

Craig A. Hoffman
Partner

Attachment



March 20, 2024

Dear [REDACTED]:

Lakeview Loan Servicing, LLC understands the importance of protecting the information we maintain. We are writing to inform you of an incident that may have involved your loved one's information. This letter explains what happened, measures we have taken in response, and steps you may consider taking.

Lakeview detected on January 22, 2024 and took measures to address unauthorized access to an employee email account. The account had multifactor authentication enabled. We immediately implemented our incident response plan, disabled the account, and launched an investigation. A thorough investigation identified unauthorized access to the email account between January 9, 2024 and January 22, 2024. The messages and items in the account were reviewed and, on March 1, 2024, we determined that an email or attachment contained your loved one's name and Social Security number.

We are notifying you and a small number of others of what happened and assure you that we take it seriously. For more information on some additional steps you can take in response, please see the additional information provided with this letter.

We regret that this occurred and apologize for any inconvenience. Lakeview has taken steps to further enhance existing security measures. If you have any questions, please call 844-454-9333, Monday through Friday, from 8:30 a.m. to 5:30 p.m. Eastern Time.

Sincerely,

Lakeview Loan Servicing, LLC

Protecting Your Loved One's Information

The following steps are recommended to help protect the personal information of deceased individuals. Typically, the Social Security Administration will notify the credit reporting agencies (CRAs) of a death when they update their files. It is advisable to contact the CRAs in writing to notify them of the death, request that a "deceased" alert be placed on the individual's credit report, and obtain a copy of the credit report for your records. A review of each report will provide information regarding active credit accounts that need to be closed, or any pending collection notices. The addresses for reporting this information to the three major CRAs are:

Equifax, PO Box 740241, Atlanta, GA 30374, www.equifax.com, 1-800-685-1111

Experian, PO Box 2002, Allen, TX 75013, www.experian.com, 1-888-397-3742

TransUnion, PO Box 2000, Chester, PA 19016, www.transunion.com, 1-800-916-8800

Contact all credit issuers, collection agencies, and other financial institutions where the deceased individual had accounts to inform them of the death. Each entity may have its own required notification procedures, but the following general information can serve as a guide:

- Obtain at least 12 copies of the official death certificate when it becomes available. In some cases, you may be able to use a photocopy, but certain entities will request an original. In some cases, a business may require additional information as proof of death.
- Include the following information in your correspondence:
 - Name and SSN of deceased
 - Last known address of the deceased, and previous addresses for the past 5 years
 - Date of birth and date of death
- To speed up processing, include all of the documentation required by that specific agency or organization in your first letter.
- Send important correspondence by certified mail with return receipt requested.
- Keep copies of all correspondence, noting date sent and any response(s) you receive.

Please note that the CRAs may require a court order or other paperwork to prove that you are the executor of an estate. Friends, neighbors, relatives and others do not have the same rights as the executor or a deceased individual's spouse. In most cases these other individuals are considered third parties, and a CRA may not disclose credit reports or update a consumer file without authorization from the spouse or executor. CRAs may make exceptions for unique situations, which they handle on a case-by-case basis. You may write to the CRA to explain your situation and request assistance.

If you have reason to believe your family member's personal information has been misused, you should contact the Federal Trade Commission. Contact information for the Federal Trade Commission is as follows:

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

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.