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May 1, 2024

VIA ELECTRONIC MAIL

Office of the Attorney General
Identity Theft Unit
200 St. Paul Place
Baltimore, MD 21202
IDTheft@oag.state.md.us

Dear Attorney General Brown,

We represent Manzo & Associates, P.A. (“Manzo”) with respect to a data security event involving the potential exposure of certain personal information as described in more detail below. Manzo provides legal services to individuals and lenders involved in real estate transactions. Manzo takes the security of the information of its clients seriously and is committed to answering any questions you may have regarding this event.

1. Nature of security incident.

On January 12, 2024, Manzo discovered that one of its corporate email accounts had been accessed by an unauthorized third party, which intercepted and revised wiring instructions that were emailed internally. Manzo worked with an independent computer forensic specialist to conduct an investigation. The investigation found that the unauthorized actor may have been able to access emails and attachments during the period of unauthorized access. Manzo then investigated the data contained within the affected email account and on March 18, 2024, identified a limited number of individuals whose personal information was present in the account. The affected personal information contains names and some combination of the following: date of birth, address, Social Security number, and government identification number.

2. Number of residents affected.

One (1) Maryland resident was notified of the incident. A letter is being sent to the potentially affected individual on May 1, 2024. A copy of the of the template notification letter is enclosed.

3. Steps taken in response to the incident.

Manzo took several steps to enhance its security posture after learning of the incident. Manzo changed all passwords and has retrained its employees on recognizing and responding to

suspicious computer activity. Affected individuals will be offered twelve months of credit monitoring and identity protection services through Cyberscout.

4. Contact Information

Manzo takes the security of the information in its control seriously and is committed to ensuring it is appropriately protected. If you have any questions or need additional information, please do not hesitate to contact me at ckieffer@clarkhill.com or (214) 651-4616.

Sincerely,

CLARK HILL

A handwritten signature in blue ink, appearing to read "Court Jones Kieffer". The signature is fluid and cursive, with the first name "Court" and last name "Kieffer" being more legible than the middle name "Jones".

Courtney Jones Kieffer

Enclosure

Manzo & Associates, P.A.
c/o Cyberscout
1 Keystone Ave., Unit 700
Cherry Hill, NJ 08003
DB-08771



May 1, 2024

NOTICE OF DATA SECURITY INCIDENT

Dear [REDACTED]:

Please read this letter in its entirety.

We recently became aware of a data security incident experienced by Manzo & Associates, P.A. that may have impacted your confidential information. We may have obtained your information if you were part of a real estate transaction that we handled. We take the privacy and security of your information seriously and sincerely apologize for any concern or inconvenience this may cause you. This letter contains information about steps you can take to protect your information and resources we are making available to help you.

What happened?

Earlier this year, we became aware of suspicious activity associated with one of our corporate email accounts. Immediately after discovering the suspicious activity, we reported the incident to law enforcement and changed all passwords. We then hired independent computer forensic investigators to conduct a review of our email environment. The forensic investigators determined that an unauthorized user had gained access to one corporate email account for a limited period of time. Unfortunately, the investigators were unable to determine what emails or attachments, if any, may have been viewed by the unauthorized individual. Out of an abundance of caution, we then engaged a vendor to review the contents of the email account to determine what information may have been present. On March 18, 2024, we determined that some of your personal information may have been contained in the email account. While we were unable to confirm what emails or attachments may have been accessed, we wanted to notify you of this incident and provide resources to help protect yourself.

What information was involved?

From our review, it appears that some combination of your name, address, Social Security number, government identification number, and/or date of birth may have been present in the email account.

What are we doing:

We want to assure you that we have taken steps to prevent this kind of event from happening in the future. Since the incident, we changed all passwords and have retrained our employees on recognizing and responding to suspicious computer activity. We have also arranged for you to receive credit monitoring and identity protection services at no cost.

What you can do:

As mentioned above, we are providing you with access to **Single Bureau Credit Monitoring, Report, and Score** services at no charge. These services provide you with alerts for 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. These services also include a \$1,000,000 identify theft

insurance policy. 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, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> 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.

We also encourage you to remain vigilant against incidents of identity theft by reviewing bank accounts and other financial statements and notifying your financial institution if you identify any suspicious activity. More information about how to protect your information can be found below.

For More Information:

Representatives are available for 90 days from the date of this letter to assist you with questions regarding this incident, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-800-405-6108 and supply the fraud specialist with your unique code listed above.

While representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak with Manzo regarding this incident. If so, please call us at (407) 514-2692 from 9:00 a.m. to 5:00 p.m. Eastern Time, Monday through Friday.

We take our responsibilities to protect your personal information very seriously. We sincerely apologize for any inconvenience.

Sincerely,

A handwritten signature in black ink, appearing to read "J.D. Manzo", is written over a light gray rectangular background.

J.D. Manzo
Attorney
Manzo & Associates, P.A.
4767 New Broad Street
Orlando, FL 32814
(407) 514-2692

Recommended Steps to Help Protect Your Information

1. Review your credit reports. We recommend that you remain vigilant by reviewing account statements and monitoring credit reports. Under federal law, you also are entitled every 12 months to one free copy of your credit report from each of the three major credit reporting companies. To obtain a free annual credit report, go to www.annualcreditreport.com or call 1-877-322-8228. You may wish to stagger your requests so that you receive a free report by one of the three credit bureaus every four months.

If you discover any suspicious items and have enrolled in IDX identity protection, notify them immediately by calling or by logging into the IDX website and filing a request for help.

If you file a request for help or report suspicious activity, you will be contacted by a member of our ID Care team who will help you determine the cause of the suspicious items. In the unlikely event that you fall victim to identity theft as a consequence of this incident, you will be assigned an ID Care Specialist who will work on your behalf to identify, stop and reverse the damage quickly.

You should also know that you have the right to file a police report if you ever experience identity fraud. Please note that in order to file a crime report or incident report with law enforcement for identity theft, you will likely need to provide some kind of proof that you have been a victim. A police report is often required to dispute fraudulent items. You can report suspected incidents of identity theft to local law enforcement or to the Attorney General.

2. Place Fraud Alerts with the three credit bureaus. If you choose to place a fraud alert, we recommend you do this after activating your credit monitoring. You can place a fraud alert at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three bureaus is as follows:

Credit Bureaus

Equifax Fraud Reporting
1-866-349-5191
P.O. Box 105069
Atlanta, GA 30348-5069
www.equifax.com

Experian Fraud Reporting
1-888-397-3742
P.O. Box 9554
Allen, TX 75013
www.experian.com

TransUnion Fraud Reporting
1-800-680-7289
P.O. Box 2000
Chester, PA 19022-2000
www.transunion.com

It is necessary to contact only ONE of these bureaus and use only ONE of these methods. As soon as one of the three bureaus confirms your fraud alert, the others are notified to place alerts on their records as well.

You will receive confirmation letters in the mail and will then be able to order all three credit reports, free of charge, for your review. An initial fraud alert will last for one year.

Please Note: No one is allowed to place a fraud alert on your credit report except you.

3. Security Freeze. By placing a security freeze, someone who fraudulently acquires your personal identifying information will not be able to use that information to open new accounts or borrow money in your name. You will need to contact the three national credit reporting bureaus listed above to place the freeze. Keep in mind that when you place the freeze, you will not be able to borrow money, obtain instant credit, or get a new credit card until you temporarily lift or permanently remove the freeze. There is no cost to freeze or unfreeze your credit files.

4. You can obtain additional information about the steps you can take to avoid identity theft from the following agencies. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them.

California Residents: Visit the California Office of Privacy Protection (www.oag.ca.gov/privacy) for additional information on protection against identity theft.

Kentucky Residents: Office of the Attorney General of Kentucky, 700 Capitol Avenue, Suite 118 Frankfort, Kentucky 40601, www.ag.ky.gov, Telephone: 1-502-696-5300.

Maryland Residents: Office of the Attorney General of Maryland, Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202, www.oag.state.md.us/Consumer, Telephone: 1-888-743-0023.

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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; and you may seek damages from a violator. 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. You can review your rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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/>.

North Carolina Residents: Office of the Attorney General of North Carolina, 9001 Mail Service Center Raleigh, NC 27699-9001, www.ncdoj.gov, Telephone: 1-919-716-6400.

Oregon Residents: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392.

All US Residents: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, www.consumer.gov/idtheft, 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261.