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May 7, 2024

**CONFIDENTIAL**  
**VIA E-MAIL**

Anthony G. Brown  
Office of the Attorney General  
State of Maryland  
200 St. Paul Place  
Baltimore, MD 21202  
[IDTheft@oag.state.md.us](mailto:IDTheft@oag.state.md.us)

**Re: Notice of Data Security Incident**

To the Office of the Maryland Attorney General:

Bradley represents True Homes, LLC (“True Homes”) in conjunction with a recent data security incident described in greater detail below. The purpose of this letter is to notify you that the personal information of certain Maryland residents may have been involved in a recent data security incident.

**Nature of the Security Incident**

On March 19, 2024, True Homes discovered unusual network activity and immediately launched an investigation, engaged industry-leading cybersecurity experts, and implemented a series of containment and remediation measures to mitigate the incident. On April 7, 2024, True Homes learned that an unauthorized actor obtained certain data from their network. An investigation into this incident revealed that the unauthorized actor first obtained access to their network on February 19, 2024. Once the incident was contained, True Homes initiated a comprehensive review of the impacted data to identify whether any personal information was affected.

**Investigation and Remediation**

As soon as True Homes discovered this unusual network activity, it took steps to secure the affected systems and launched an investigation to determine whether, and to what extent, personal information had been accessed or acquired without authorization.

### **Impacted Information**

The types of personal information involved varies by individual, but may have included: name, driver's license number, and/or financial account information. For two individuals, the personal information may have also included social security number.

### **Notice to and Number of State Residents**

True Homes will notify affected individuals via written notice on May 8, 2024, which includes 40 currently known Maryland residents.

### **Steps Taken and Services Being Offered**

True Homes has offered all individuals whose information was involved 12 months of complimentary services through IDX, which includes credit monitoring, dark web monitoring, a \$1 million identity fraud loss reimbursement policy, fully managed identity theft recovery services, and 90 days access to a call center.

Additionally, True Homes is providing impacted individuals with guidance on how to protect against identity theft and fraud. True Homes is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud. A sample copy of the notification letter sent to Maryland residents is enclosed hereto.

If you require any additional information on this matter, please do not hesitate to contact me.

Sincerely,



Erin J. Illman

Enclosures (Sample Individual Notice)

# TrueHomes

IT'S ALL ABOUT U

P.O. Box 989728  
West Sacramento, CA 95798-9728

<<Variable Text 1>>  
<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

Enrollment Code: <<ENROLLMENT>>

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

May 8, 2024

## **Re: Notice of Data Security Incident**

Dear <<Variable Text 2>> <<First Name>> <<Last Name>>:

True Homes, LLC is writing to inform you of a data security incident that <<Variable Text 3>> personal information. We take the privacy and security of your personal information very seriously. This letter provides information about the incident and resources available to help you protect your information.

**What Happened?** On March 19, 2024, we discovered unusual network activity consistent with a ransomware attack. We immediately launched an investigation, engaged industry-leading cybersecurity experts, and implemented a series of containment and remediation measures to mitigate the incident. As part of our response, we also notified federal law enforcement. Once the incident was contained, we initiated a comprehensive review of the impacted data to identify whether any personal information was affected.

**What Information Was Involved?** The personal information involved may have included <<Variable Text 4>>.

**What We Are Doing.** We responded promptly and worked diligently to contain the incident and secure our systems with the assistance of cybersecurity experts. Additionally, we are providing you with information about steps you can take to help protect your personal information. As an added precaution, we are offering identity theft protection services through IDX, A ZeroFox Company, a national leader in identity protection services. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services.

**What You Can Do.** In addition to enrolling in complimentary credit monitoring and identity protection services, the Reference Guide includes additional information on general steps you can take to monitor and protect your personal information. We encourage you to remain vigilant against potential identity theft and fraud by carefully reviewing credit reports and account statements to ensure that all activity is valid.

You can enroll in the free IDX identity protection services by calling 1-888-406-4647 or going to <https://app.idx.us/account-creation/protect> and using the Enrollment Code provided above. IDX representatives are available Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major U.S. holidays). Please note the deadline to enroll is August 8, 2024.

**For More Information.** We sincerely regret any inconvenience or concern caused by this incident. If you have further questions or need assistance, please call 1-888-406-4647 toll-free or go to <https://app.idx.us/account-creation/protect>. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

## Reference Guide

**Review Your Account Statements and Notify Law Enforcement of Suspicious Activity:** Carefully review account statements and credit reports to ensure that all of your account activity is valid. Report any questionable charges promptly to the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

**Order Your Free Credit Report:** To order your free annual credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free at 1-877-322-8228, or complete the Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You also can contact one or more of the following three national consumer reporting agencies:

**Equifax:** P.O. Box 740241, Atlanta, GA 30374, 1-800-525-6285,  
<https://www.equifax.com/personal/credit-report-services>

**Experian:** P.O. Box 9532, Allen, TX 75013, 1-888-397-3742, [www.experian.com/help](http://www.experian.com/help)

**TransUnion:** P.O. Box 2000, Chester, PA 19016, 1-800-916-8800, [www.transunion.com/credit-help](http://www.transunion.com/credit-help)

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. If you see anything you do not understand, call the consumer reporting agency at the telephone number on the report.

**Consider Placing a Fraud Alert on Your Credit Report:** You have the right to place an initial or extended “fraud alert” on your credit report at no cost. An initial fraud alert lasts 1-year and can be renewed as many times as desired. Upon seeing a fraud alert display on a consumer’s credit file, 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, which is a fraud alert lasting seven years. To place a fraud alert on your credit report, contact any one of the consumer reporting agencies listed below. The agency you contact will then contact the other two credit agencies.

**Equifax Information Services:** P.O. Box 105069 Atlanta, GA 30348-5069, 1-800-525-6285, or by visiting:  
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

**Experian Fraud Alert:** P.O. Box 9554, Allen, TX 75013-9554, 1-888-397-3742, or by visiting:  
<https://www.experian.com/fraud/center.html>

**Transunion:** P.O. Box 2000 Chester, PA 19016-2000, 1-800-916-8800, or by visiting:  
<https://www.transunion.com/fraud-alerts>

**Request a Security Freeze:** You have the right to put a security freeze on your credit file at no cost. A security freeze will ensure potential creditors and other third parties are unable to access your credit report without your consent to lift the freeze. As a result, a security freeze may interfere with or delay approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Unlike a fraud alert, you must separately place a security freeze on your credit file with each consumer reporting agency. Pursuant to federal law, you cannot be charged to place or lift a security freeze. In order to request a security freeze, you will need to provide some or all of the following information to the consumer reporting agency, depending on whether you do so online, by phone, or by mail:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed;
6. A legible photocopy of a government issued identification card (state driver’s license or ID card, military identification, etc.);
7. Social Security Card, pay stub, or W2;
8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

Should you wish to place a security freeze, please contact the three major consumer reporting agencies listed below:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348-5788  
1-888-298-0045

<https://www.equifax.com/personal/credit-report-services/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
1-888-397-3742

<https://www.experian.com/center.html>

TransUnion Security Freeze  
P.O. Box 160  
Woodlyn, PA 19094  
1-800-916-8800

<https://www.transunion.com/credit-freeze>

After receiving your freeze request, each credit bureau will provide you with a unique PIN or password and information on how you can remove the freeze in the future. Keep the PIN or password in a safe place as you will need it if you choose to lift the freeze. A freeze remains in place until you ask the consumer reporting agency to temporarily lift it or remove it altogether. If the request is made online or via phone, a credit bureau must lift the credit freeze within an hour. If the request is made by mail, then the bureau must lift the freeze no later than three business days after receiving your request.

**Additional Information:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft at: Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580, 1-877-IDTHEFT (438-4338) and TTY: 1-866-653-4261, [www.identitytheft.gov/](http://www.identitytheft.gov/). The FTC also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. This notice has not been delayed by law enforcement.

**True Homes, LLC:** True Homes is located at 2649 Brekonridge Centre Dr #104 Monroe, NC 28110, and can be reached at (910) 444-1344.

**District of Columbia Residents:** You may contact the D.C. Attorney General's Office to obtain information about steps to take to avoid identity theft: D.C. Attorney General's Office, Office of Consumer Protection, 400 6<sup>th</sup> Street, NW, Washington DC 20001, (202) 442-9828, [www.oag.dc.gov](http://www.oag.dc.gov).

**Maryland Residents:** You may also obtain information about preventing and avoiding identity theft from the Maryland Office of the Attorney General: Maryland Office of the Attorney General, Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202, (410) 528-8662 or (410) 576-6491, or visit <http://www.oag.md.gov>.

**New York Residents:** You may also contact the following state agencies for information regarding security breach response and identity theft prevention and protection information: New York Attorney General Consumer Frauds & Protection Bureau, (800) 771-7755, <https://www.ag.ny.gov> and or New York Department of State's Division of Consumer Protection, (800) 697-1220, <https://www.dos.ny.gov>.

**North Carolina Residents:** You may also obtain information about preventing and avoiding identity theft from the North Carolina Attorney General's Office: North Carolina Department of Justice, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, (919) 716-6000, [www.ncdoj.gov](http://www.ncdoj.gov).

**Oregon Residents:** State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission. Contact information for the Oregon Department of Justice is as follows: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, (877) 877-9392, [www.doj.state.or.us](http://www.doj.state.or.us).

**Rhode Island Residents:** You have a right to file or obtain a police report related to this incident. You may also obtain information about preventing and avoiding identity theft from the Rhode Island Office of the Attorney General: Rhode Island Office of the Attorney General Consumer Protection Division, 150 South Main Street, Providence, RI, 02903, (401) 274-4400, [www.riag.ri.gov](http://www.riag.ri.gov). There are approximately 2 Rhode Island residents impacted by this incident.

**All US Residents:** Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW Washington, DC 20580, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), 1-877-IDTHEFT (438-4338), TTY: 1-866-653-4261. <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

**You also have certain rights under the Fair Credit Reporting Act (FCRA):** 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 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. We encourage you to review your rights pursuant to the Fair Credit Reporting Act by visiting [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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.