

From: Rivera, Kylene (MBS) <Kylene.Rivera@mortgagefamily.com>
Sent: Wednesday, August 21, 2024 1:42 PM
To: IDTheft
Cc: Fleitas, Amy M
Subject: Breach Notification- inadvertent disclosure

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: Data breach

To whom it may concern-

I am writing to report an inadvertent disclosure of a 1098 form to another borrower, impacting four Maryland residents. The combination of the personally identifiable information disclosed could allow one to verify the account, resulting in unauthorized access. To mitigate the unauthorized access, the borrower will be notified, provided credit monitoring, and we will be offering pin-code protection.

Upon review it was found that due to agents copying and pasting the previously worked loan number (and not checking the loan number entered against the loan number for the current call), agents were occasionally mailing requested documents to borrowers, for the incorrect loan file. This was originally reported on April 26, 2024. Most documents include personally identifiable information such as the borrowers' names, address, the account number, and loan details, including the loan balance, amount due, the interest rate, the loan status. This would not be enough to gain unauthorized access to the account. However, the 1098 does include the borrower's name, address, the account number, and the last four digits of the borrower's social security number, which could be used as a "password" to authenticate the account via our Customer Call Center (online account access would not be possible with this combination of information).

Since then, an issue has been opened to remediate this issue through our Risk Management Process. The agents will also no longer be able to copy and paste loans into doc viewer to assist in the prevention of this issue. This fix was finalized end of July, 2024.

UPDATE: On July 29 and August 6, two additional waves of impacted data was sent to the Privacy team for review and remediation. These impacts consisted of 47 accounts where the 1098 or 1099 form were compromised and 77 other letters (not including any partial or full sensitive non-public information) were compromised. It was identified at this time that four Maryland borrowers had their 1098 or 1099 emailed to the incorrect borrower. Again, to mitigate the unauthorized access, the borrower will be notified, provided credit monitoring, and we will be offering pin-code protection. The pin-code protection will eliminate an unauthorized third party from attempting to use the combination of information to gain unauthorized access to the account while placing a phone call to us.

Please let Amy Fleitas, our company's Privacy Officer, or myself, know if you have any questions or concerns.
Thank you,

Kylene Rivera
Data Privacy and Financial Crimes Manager
Kylene.Rivera@mortgagefamily.com
PHH Mortgage Corporation



MORTGAGE

PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-877-744-2506 | Fax: 1-856-917-8300

August 26, 2024

DESCRIPTION OF INCIDENT

Dear Borrower:

We value your business and respect the privacy of your information, which is why we are writing to let you know about an incident that involved some of your personal information.

On April 18, 2024, we learned that the 1098 form was delivered to another borrower in error. The disclosure included personally identifiable information such as your name, the account number, the address, the interest paid last year and the last four digits of your social security number. It did not include any full non-public sensitive information. We have already taken corrected measures and have no reason to believe your information was or will be used inappropriately. We sincerely apologize for this error. Separately, you will receive a form for you to assign a pin-code protection, to further secure the account.

Although your account was not breached, as a courtesy gesture, we are offering you free credit monitoring in the Assurant ID Fraud Solution Triple Bureau Credit Monitoring program for one year as a precautionary measure. This program helps detect possible misuse of your personal information by alerting you of any changes to your credit files. It will monitor your credit daily and will immediately alert you via email to log onto the secure member site to review the details of any monitoring activity received, such as: new inquiries, new accounts opened, address changes, improved accounts, delinquent accounts, and accounts impacted by bankruptcy. The Assurant ID Fraud Solutions Triple Bureau Credit Monitoring program also provides you access to your triple credit reports and score, up to \$25,000 in reimbursement for expenses related to recovery from a fraud or an identity theft event and up to \$500 in emergency cash in the event your wallet is lost or stolen while traveling 100 miles or more from home.

Your pre-established membership number to access this complimentary membership is: 2034510504/2034510505

Your complimentary membership within the Assurant ID Fraud Solutions Triple Bureau Credit Monitoring program will remain available to you from 8/16/2024 to 8/16/2025 and can be activated at any time between these dates by logging onto www.assurantcreditmonitoring.com.

To register for your complimentary membership and to establish your daily credit monitoring benefit, please access your easy-to-navigate, exclusive member site at www.assurantcreditmonitoring.com. Once you visit the site, click on the Register button and you will be prompted to provide your enclosed member number in order to establish a permanent password and to set up your account. Once registered, the site will automatically prompt you through the



MORTGAGE

PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-877-744-2506 | Fax: 1-856-917-8300

step to authenticate your identity, which provides for the establishment of your daily credit monitoring benefit. The ability to manage your account online and to immediately and securely access your credit monitoring benefit is available to you 24 hours a day, 7 days a week.

If you have any questions about this complimentary membership, please contact Assurant's Customer Service Center at 1.800.309.9823, Monday through Friday, 8 a.m. to 8 p.m., EST.

In addition to the credit monitoring package we are providing you, there are a couple of other protection measures you may want to generally consider to safeguard your private information.

We encourage you to remain vigilant by closely reviewing your account statements and credit reports. If you detect any suspicious activity on an account, you should notify 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.

We recommend you frequently monitor your credit report to detect any suspicious inquiries or unauthorized activity. You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com>, calling toll-free 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can print a copy of the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. or you can elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. You may also wish to request the credit bureaus to place an Initial Security Alert on your credit report.



MORTGAGE

PHH Mortgage Services | PO Box 24738 | West Palm Beach FL 33416 | Tel: 1-877-744-2506 | Fax: 1-856-917-8300

Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report, placing a fraud alert or making general inquiries is provided below:

Equifax (800) 685-1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	Experian (888) 397-3742 www.experian.com P.O. Box 9532 Allen, TX 75013	TransUnion (800) 916-8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834
---	--	--

We understand how frustrating this experience may be for you. We apologize for any inconvenience you may experience as a result of this situation. Should you have any questions regarding this incident, please contact us directly at (855)-703-3662 between the hours of 8:00 a.m. to 9:00 p.m. ET Monday through Friday.

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Sincerely,

Escalation Relationship Management
PHH Mortgage Services
NMLS # 2726