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426 W. Lancaster Avenue, Suite 200
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November 14, 2024

VIA E-MAIL

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

Re: Notice of Data Event

To Whom It May Concern:

We represent American Neighborhood Mortgage Acceptance Company, LLC d/b/a AnnieMac Home Mortgage (“AnnieMac”) located at 700 East Gate Drive, Suite 400, Mount Laurel, NJ 08054 and are writing to notify your office of an incident that may affect the security of certain personal information relating to eight thousand three hundred seventy-six (8,376) Maryland residents. This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, AnnieMac does not waive any rights or defenses regarding the applicability of Maryland law, the applicability of the Maryland data event notification statute, or personal jurisdiction.

Nature of the Data Event

On August 23, 2024, AnnieMac became aware of suspicious activity on certain systems within its network. In response, AnnieMac promptly secured the affected systems, confirmed the security of its broader network, and initiated an investigation into the nature and scope of the event with assistance from third-party forensic specialists. The investigation determined that between August 21, 2024 and August 23, 2024, an unknown actor gained access to systems on AnnieMac’s network and viewed and/or copied certain files from these systems. AnnieMac identified the affected files and conducted a comprehensive review of the files to identify personal information, the individuals to whom it relates, and address information to be used for notifying impacted individuals. That process was recently completed, and AnnieMac worked diligently to finalize and issue notifications. The type of information affected by this event includes name and Social Security number.

Notice to Maryland Residents

On November 14, 2024, AnnieMac provided written notice of this incident to eight thousand three hundred seventy-six (8,376) Maryland residents. Written notice is being provided in substantially the same form as the letter attached here as ***Exhibit A***.

Other Steps Taken and To Be Taken

Upon discovering the event, AnnieMac moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected individuals. AnnieMac also implemented additional administrative and technical safeguards. AnnieMac is providing individuals whose personal information was potentially affected by this incident with access to credit monitoring services for one (1) year, through CyEx, at no cost to the individuals.

Additionally, AnnieMac is providing impacted individuals with guidance on how to better protect against identity theft and fraud, including advising individuals to report any suspected incidents of identity theft or fraud to their credit card company and/or bank. AnnieMac is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, information on protecting against tax fraud, 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.

AnnieMac is providing written notice of this incident to state and federal regulators, as necessary, and to the three major credit reporting agencies: Equifax, Experian, and TransUnion.

Contact Information

Should you have any questions regarding this notification or other aspects of the data security event, please contact us at (267) 930-4259.

Very truly yours,

Colin D. Scanlon of
MULLEN COUGHLIN LLC

CDS/jlm
Enclosure

EXHIBIT A



Secure Processing Center
25 Route 111, P.O. Box 1048
Smithtown, NY 11787

Postal Endorsement Line

<<Full Name>>

<<Address 1>>

<<Address 2>>

<<Address 3>>

<<City>>, <<State>> <<Zip>>

<<Country>>

***Postal IMB Barcode

<<Date>>

NOTICE OF <<VARIABLE DATA 1>>

Dear <<Full Name>>:

AnnieMac Home Mortgage (“AnnieMac”) is writing to inform you of a recent event that may impact the privacy of some of your information. AnnieMac is a nationwide mortgage loan provider, and we received your information in connection with the loan services we provide. This notice includes information about the event, our response, and resources we are making available to you to help protect your information, should you feel it appropriate to do so.

What Happened? On August 23, 2024, AnnieMac became aware of suspicious activity on certain systems within our network. In response, we promptly secured the affected systems, confirmed the security of our broader network, and initiated an investigation into the nature and scope of the event with assistance from third-party forensic specialists. The investigation determined that between August 21, 2024 and August 23, 2024, an unknown actor gained access to systems on our network and viewed and/or copied certain files from these systems. AnnieMac identified the affected files and conducted a time-intensive and comprehensive review process of the affected files to identify personal information, the individuals to whom it relates, and address information to be used for notifying impacted individuals. That process was recently completed, and we are notifying you because the investigation determined certain information related to you was contained within the affected files.

What Information Was Involved? Our investigation determined that your name and Social Security number were present within the affected files. Please note that at this time, there is no indication your information has been used to commit identity theft or fraud in relation to this event.

What We Are Doing. The confidentiality, privacy, and security of personal information within our care are among AnnieMac’s highest priorities. Upon becoming aware of this event, we promptly commenced an investigation and response that included confirming the security of our systems, investigating to determine the information that may be impacted, and reviewing the contents of relevant data for sensitive information. As part of our ongoing commitment to the privacy of information in our care, we have implemented additional security measures to further protect against similar incidents occurring in the future. We also reported this event to applicable state and federal government regulators.

As an added precaution, we are offering credit monitoring and identity theft protection services for <<Variable Data 2>> months through CyEx, at no cost to you. Please note that you will not be automatically enrolled in these services. Should you wish to do so, you will need to enroll yourself in these services, as we are not able to do so on your behalf. You may find instructions on how to enroll in these services in the enclosed *Steps You Can Take to Help Protect Personal Information*.

What You Can Do. We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors over the next 12 to 24 months. More information and helpful resources can be found in the attached *Steps You Can Take to Help Protect Personal*

Information section of this notice. Additionally, we encourage you to enroll in the complimentary credit monitoring services we are offering, free of cost.

For More Information. We understand you may have questions about this incident that are not addressed in this letter. If you have questions or need assistance, please call our dedicated assistance line at 1-888-458-5616 between the hours of 9:00am - 9:00pm, Eastern Time, Monday through Friday (excluding major U.S. holidays). You may also write to AnnieMac at 700 East Gate Drive, Suite 400, Mount Laurel, NJ 08054. We sincerely regret any inconvenience or concern this event may cause you.

Sincerely,

AnnieMac Home Mortgage

STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

Enroll in Credit Monitoring Services



Enter your Activation Code: <<Activation Code>>

Enrollment Deadline: <<Enrollment Deadline>>

Service Term: <<Variable Data 2>> months*

Identity Defense Complete

Key Features

- 1-Bureau Credit Monitoring
- Monthly Credit Score and Tracker (VantageScore 3.0)
- Real-Time Authentication Alerts
- High-Risk Transaction Monitoring
- Address Change Monitoring
- Dark Web Monitoring
- Wallet Protection
- Security Freeze Assist
- \$1 Million Identity Theft Insurance**

Enrollment Instructions

To enroll in Identity Defense, visit [\[URL\]](#)

1. **Enter your unique Activation Code:** <<Activation Code>>
Enter your Activation Code and click 'Redeem Code'.
2. **Create Your Account**
Enter your email address, create your password, and click 'Create Account'.
3. **Register**
Enter your legal name, home address, phone number, date of birth, Social Security Number, and click 'Complete Account'.
4. **Complete Activation**
Click 'Continue to Dashboard' to finish enrolling.

The deadline to enroll is <<Enrollment Deadline>>. After <<Enrollment Deadline>>, the enrollment process will close, and your Identity Defense code will no longer be active. **If you do not enroll by <<Enrollment Deadline>>, you will not be able to take advantage of Identity Defense, so please enroll before the deadline.** If you need assistance with the enrollment process or have questions regarding Identity Defense, please call Identity Defense directly at 1.866.622.9303.

*Service Term begins on the date of enrollment, provided that the enrollment takes place during the approved enrollment period.

**Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. 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 consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers 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 the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

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

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

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/credit-help
1-888-298-0045	1-888-397-3742	1-800-916-8800
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion Fraud Alert, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion Credit Freeze, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

For District of Columbia residents, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>.

For New Mexico residents, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers 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 consumers to review their 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.

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 <http://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 Rhode Island residents, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately <<RI#>> Rhode Island residents that may be impacted by this event.