

WILMERHALE

November 15, 2024

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VIA E-MAIL

Attorney General Anthony Brown
Office of the Attorney General
Attn: Security Breach Notification
200 St. Paul Place
Baltimore, MD 21202
Idtheft@oag.state.md.us

Re: *State Breach Notification*

Dear Attorney General Brown:

I am writing on behalf of my client Rockport Mortgage Corporation (“Rockport”) to inform you of a security incident that may have involved personally identifiable information (PII) of residents in your state.

On or around October 5, 2024, Rockport discovered that certain company servers were accessed by an unauthorized third party beginning on October 4, 2024. Upon learning of the incident, Rockport immediately began investigating the incident with the help of third-party cybersecurity experts and reported the incident to law enforcement. On October 15, 2024, Rockport learned from the investigation that the threat actor likely took data related to its customers, including some personal information.

The information involved in this incident may have included details about the personal information of eight (8) Maryland residents. Particularly, the information involved may have included first and last name, address, Social Security number, email address, date of birth, driver’s license or other forms of identification and/or financial account information.

Rockport will begin notifying impacted customers via U.S. Mail beginning November 15, 2024.

Rockport is making available a complimentary two-year membership in an identity theft protection service for eligible affected customers. Information about these services is contained in the notification letters to the potentially affected customers. A copy of a model notification letter addressed to the customers is enclosed as **Attachment A**.

WilmerHale has designated this letter as confidential because it contains confidential and

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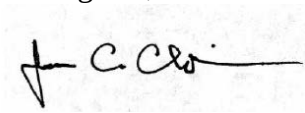
proprietary business information that is exempt from a request under the Maryland Public Information Act ("MD PIA"). See Md. Ann. Code art. GP, § 4-101 *et seq.* We request that you take all available steps to prevent the disclosure of this letter to third parties.

We assert all available protections regarding this information so that it will not be released without Rockport's written authorization.

Rockport does not intend to, and does not, waive any applicable privilege. If it were found that any of the information provided constitutes disclosure of otherwise privileged matters such disclosure would be inadvertent.

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

Best regards,

A handwritten signature in black ink, appearing to read "J. C. Chipman", with a stylized flourish at the end.

Jason C. Chipman

Enclosure

CONFIDENTIAL – NOT SUBJECT TO MD PIA

Attachment A
Model Notification Letter

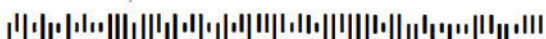
111 *****AUTO**MIXED AADC 302

SAMPLE A. SAMPLE - L01

APT ABC

123 ANY ST

ANYTOWN, US 12345-6789



November 15, 2024

Re: Notice of Data Breach

Dear Sample A. Sample

We are writing to you about a cyber security incident at Rockport Mortgage Corporation (“Rockport”) that may have involved the loss of some of your personal information. This letter will provide details about the incident, explain how we are prepared to assist you, and describe what steps we are taking to continue to protect your personal information.

What Happened: In early October 2024, Rockport discovered that an unauthorized third-party accessed company systems that contained data related to our customers and employees. We immediately began investigating the incident with the help of third-party experts, and we reported the incident to law enforcement. The forensic investigation suggests that the threat actor took data related to our customers, including some personal information.

What Information Was Involved: Based on our investigation to date, we assess that the unauthorized actor may have acquired data that included your name, Social Security Number, date of birth, and any financial account information or government issued identifications that you shared with Rockport for our services.

What We Are Doing: Our customers’ trust is a top priority for Rockport, and we deeply regret the inconvenience this may cause. Since becoming aware of this incident, Rockport has taken steps to remediate the incident.

Additionally, to help protect your identity, we are offering a complimentary 24-month membership of Experian’s® IdentityWorksSM. This product provides you with superior identity detection and resolution of identity theft. To activate your membership and start monitoring your personal information please follow the steps below:

- Ensure that you **enroll by:** [REDACTED] (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to **enroll:** [REDACTED]
- Provide your **activation code:** [REDACTED]

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in **Experian IdentityWorks** online, please contact Experian’s customer care team at [REDACTED] by [REDACTED] [REDACTED] UTC). Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian. Additional detail about the Experian IdentityWorks membership is attached to this letter

ADDITIONAL DETAILS REGARDING YOUR 24-MONTH EXPERIAN IDENTITYWORKS MEMBERSHIP

A credit card is not required for enrollment in Experian IdentityWorks. You can contact Experian immediately regarding any fraud issues, and have access to the following features once you enroll in Experian IdentityWorks:

- **Experian credit report at signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.¹
- **Credit Monitoring:** Actively monitors Experian file for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARE™:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance²:** Provides coverage for certain costs and unauthorized electronic fund transfers.

What You Can Do: We recommend that you review the additional information about ways to protect your identity or any additional rights you have depending on your jurisdiction, both provided in **Attachment A**.

For More Information: Should you have further questions or concerns, or would like an alternative to enrolling online, please call [REDACTED] toll-free Monday through Friday from 8 am – 8 pm Central (excluding major U.S. holidays). Be prepared to provide your engagement number [REDACTED].

We regret any concern or inconvenience this incident may cause you.

Sincerely,

Rockport Mortgage Corporation

ENC: Attachment A: Additional Information on Protecting Your Information and State Law Information

¹ Offline members will be eligible to call for additional reports quarterly after enrolling.

² The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Attachment A: Additional Information on Protecting Your Information and State Law Information

Monitor Your Accounts

You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax®
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Experian
P.O. Box 9701
Allen, TX 75013-9701
1-888-397-3742
www.experian.com

TransUnion®
P.O. Box 1000
Chester, PA 19016-1000
1-800-888-4213
www.transunion.com

When you receive your credit reports, review them carefully. Look for accounts or creditor inquiries that you did not initiate or do not recognize. Look for information, such as home address and Social Security number, that is not accurate. If you see anything you do not understand, call the credit reporting agency at the telephone number on the report.

Credit Freeze

You have the right to put a security freeze, also known as a credit freeze, on your credit file, so that no new credit can be opened in your name without the use of a Personal Identification Number (PIN) that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential creditors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to access your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. Should you wish to place a credit freeze, please contact all three major consumer reporting agencies identified above.

You must separately place a credit freeze on your credit file at each credit reporting agency. The following information should be included when requesting a credit freeze: Full name, with middle initial and any suffixes; Social Security number; date of birth (month, day, and year); current address and previous addresses for the past five (5) years; proof of current address, such as a current utility bill or telephone bill; and other personal information as required by the applicable credit reporting agency. If you request a credit freeze online or by phone, the credit reporting agencies have one (1) business day after receiving your request to place a credit freeze on your credit file. If you request a lift of the credit freeze online or by phone, the credit reporting agency must lift the freeze within one (1) hour. If you request a credit freeze or lift of a credit freeze by mail, the credit reporting agency must place or lift the credit freeze no later than three (3) business days after getting your request.

Fraud Alerts

You also have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert lasts 1-year. 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 lasts 7 years. Should you wish to place a fraud alert, please contact any one of the major consumer reporting agencies listed above. The agency you contact will then contact the other two credit agencies.

Additional Information

You can further educate yourself regarding identity theft and the steps you can take to protect yourself, by contacting your state Attorney General or the Federal Trade Commission. Instances of known or suspected identity theft should be reported to law enforcement, your Attorney General, and the FTC. **The Federal Trade Commission:** 600 Pennsylvania Avenue, NW Washington, DC 20580. 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; and www.ftc.gov/idtheft.

For residents of the District of Columbia, Iowa, Maryland, New York, North Carolina, Oregon and Rhode Island

You may contact your Attorney General for additional information about avoiding identity theft. If you are a Rhode Island resident, you may also file a police report by contacting local or state law enforcement agencies. You may use the following information to contact your attorney general:

Office of the Attorney General Office of Consumer Protection 400 6th Street, NW Washington, DC 20001 (202) 442-9828 www.oag.dc.gov	Office of the Iowa Attorney General Hoover State Office Building 1305 E. Walnut Street Des Moines, IA 50319 (515) 281-5926 / (888) 777-4590 www.iowaattorneygeneral.gov	Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 (410) 528-8662 www.marylandattorneygeneral.gov	Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096 (877) 877-9392 www.doj.state.or.us
New York Attorney General Consumer Frauds & Protection Bureau 120 Broadway, 3rd Floor New York, NY 10271 (800) 771-7755 www.ag.ny.gov	New York Department of State Division of Consumer Protection 99 Washington Avenue Suite 650 Albany, New York 12231 (800) 697-1220 www.dos.ny.gov	North Carolina Department of Justice 9001 Mail Service Center Raleigh, NC 27699-9001 (919) 716-6000 www.ncdoj.gov	Rhode Island Office of the Attorney General Consumer Protection Division 150 South Main Street Providence, RI 02903 (401) 274-4400 www.riag.ri.gov

For residents of Massachusetts: Under Massachusetts law, you have the right to obtain any police report filed in connection to the incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

For residents of New Mexico: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf or www.ftc.gov.