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January 7, 2025

Kayleigh Shuler
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VIA E-MAIL (IDTHEFT@OAG.STATE.MD.US)

Office of the Attorney General

Attn: Jeff Karberg, Administrator of the Identity Theft Program

Attn: Security Breach Notification

200 St. Paul Place

Baltimore, Maryland 21202

Re: Notification of a Potential Data Security Incident

Dear Mr. Karberg:

We represent Sierra Pacific Mortgage (“Sierra Pacific”), which has an address of 950 Glenn Drive, Suite 150, Folsom, CA 95630, in connection with a recent incident that may have involved the personal information of certain Maryland residents. Sierra Pacific is reporting this matter pursuant to MD. CODE ANN., COM. LAW § 14-3504(h). This notice will be supplemented, if necessary, with any new significant facts discovered subsequent to its submission. While Sierra Pacific is notifying you of this incident, Sierra Pacific does not waive any rights or defenses relating to the incident or this notice, or the applicability of Maryland law on personal jurisdiction.

NATURE OF THE INCIDENT

Sierra Pacific recently learned that an unknown, unauthorized party gained access to two (2) Sierra Pacific employee email accounts between October 2, 2024, and October 8, 2024. Sierra Pacific conducted an internal investigation of the incident and engaged a forensic security firm to further investigate the incident. Based on the findings, Sierra Pacific believes the unauthorized party may have accessed certain emails and attachments within the accounts during that time.

Sierra Pacific reviewed the contents of the emails and attachments that may have been accessed by the unauthorized party to determine what, if any, personal information they contained. Through this review, Sierra Pacific determined that the emails and attachments contained the name and Social Security number of six (6) Maryland residents. Sierra Pacific has no evidence that this personal information has been misused for purposes of fraud or identity theft. Nevertheless, because the personal information may have been accessed by an unauthorized party, Sierra Pacific is notifying the six (6) Maryland residents.

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NOTICE TO INDIVIDUALS

Sierra Pacific is notifying the six (6) Maryland residents via letters sent by USPS First Class Mail on January 7, 2025. The notification letters include information on ways the individuals can protect themselves against potential fraud and identity theft, as well as a telephone number that the individuals can call with questions regarding the incident. Sierra Pacific is also providing complimentary one-year credit monitoring services. Enclosed is a sample copy of the notice sent to the Maryland residents.

STEPS TAKEN RELATING TO THE INCIDENT

Upon discovering the incident, Sierra Pacific promptly took steps to contain it. Sierra Pacific also engaged a third-party forensic security firm to further investigate. As mentioned, Sierra Pacific is notifying individuals whose information was potentially accessed as a result of the incident, providing them with information about how to protect against fraudulent activity and identity theft, and offering complimentary credit monitoring and identity theft protection services. Lastly, Sierra Pacific is taking steps to reduce the risk of this type of incident occurring in the future, including enhancing its technical and administrative security measures.

CONTACT INFORMATION

Please contact me if you have any questions or if I can provide you with any further information concerning this matter.

Very truly yours,

A handwritten signature in blue ink that reads 'Kayleigh Shuler'.

Kayleigh Shuler

Enclosure



January 7th, 2025

[REDACTED]

Dear [REDACTED],

Sierra Pacific Mortgage Company, Inc. (“Sierra Pacific” or “we”) respects your privacy, which is why we are writing to advise you of a recent incident that may have involved some of your personal information. We have no reason to believe that your information has been misused for the purpose of committing fraud or identity theft. Nonetheless, we are sending you this notice to provide you with information about what happened, what we are doing, and what you can do to protect yourself, should you feel it is appropriate to do so.

What Happened? We recently detected suspicious activity involving certain Sierra Pacific employee email accounts. Upon detection, we promptly took steps to secure the accounts and initiated an internal investigation. We also engaged a forensic security firm to assist with our investigation. Through the investigation, we determined that an unauthorized party gained access to certain Sierra Pacific email accounts between October 2, 2024, and October 8, 2024. During that time, the unauthorized party may have accessed certain emails within the accounts.

What Information Was Involved? Based on the findings of the investigation, we reviewed the contents of the emails that were potentially accessed by the unauthorized party to determine if they contained any personal information. We determined that these emails contained your name and Social Security number.

What We Are Doing. Although we are not aware of any instances of fraud or identity theft involving your information, we are offering a complimentary one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with identity protection services focused on immediate identification and resolution of identity theft. IdentityWorks Credit 3B is completely free to you, and enrolling in this program will not hurt your credit score. **For more information on identity theft prevention and IdentityWorks Credit 3B, including instructions on how to activate your complimentary one-year membership, please see the additional information provided in this letter.** In addition to the actions described above, we have taken steps to reduce the risk of this type of incident occurring in the future, including enhancing our technical and administrative security measures.

What You Can Do. Again, we have no evidence that your personal information has been misused, but out of an abundance of caution, we encourage you to take advantage of the complimentary credit monitoring included in this letter. You can also find more information on steps to protect yourself against identity theft or fraud in the enclosed *Additional Important Information* sheet.



For More Information. We value the trust you place in us to protect your privacy, take our responsibility to safeguard your personal information seriously, and apologize for any inconvenience this incident might cause. For further information and assistance, please call [REDACTED] from 9a.m. – 5p.m. Pacific Time, Monday through Friday.

Sincerely,

Joseph Moran

Joseph Moran
Chief Compliance Officer

ACTIVATING YOUR COMPLIMENTARY CREDIT MONITORING

To help protect your identity, we are offering a **complimentary** one-year membership of Experian IdentityWorksSM Credit 3B. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

Activate IdentityWorks Credit 3B Now in Three Easy Steps

1. ENROLL by: [REDACTED] (Your code will not work after this date.)
2. VISIT the **Experian IdentityWorks website** to enroll: <https://www.experianidworks.com/3bcredit>
3. PROVIDE the **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 877-288-8057. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-MONTH EXPERIAN IDENTITYWORKS CREDIT 3B MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Credit 3B.

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.*



- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files 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.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/3bcredit>
or call 877-288-8057 to register with the activation code above.

What you can do to protect your information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your account(s). Please refer to www.ExperianIDWorks.com/restoration for this information. If you have any questions about IdentityWorks, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-288-8057.

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

** 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.



Additional Important Information

As a precautionary measure, we recommend that you remain vigilant to protect against potential fraud and/or identity theft by, among other things, reviewing your account statements and monitoring credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You should also promptly report any fraudulent activity or any suspected incidents of identity theft to proper law enforcement authorities, including the police and your state's attorney general, as well as the Federal Trade Commission ("FTC"). You may wish to review the tips provided by the FTC on fraud alerts, security/credit freezes and steps you can take to avoid identity theft. For more information and to contact the FTC, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (1-877-438-4338). You may also contact the FTC at Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. This notification was not delayed by law enforcement.

Credit Reports: By law, you may obtain a free copy of your credit report once every 12 months from each of the three national credit reporting agencies. The three national credit reporting agencies have also agreed to provide free weekly online credit reports. You can obtain your free credit report by visiting www.annualcreditreport.com, by calling toll-free 1-877-322-8228, 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/manualRequestForm.action>. Alternatively, you may elect to purchase a copy of your credit report by contacting the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

Equifax
1-866-349-5191
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 2002
Allen, TX 75013

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

Fraud Alerts: By law, you have the right to place a fraud alert on your credit report if you believe you have been, or are about to become, a victim of fraud or related crime. A fraud alert is free and will stay on your credit report for one (1) year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any new accounts in your name. To place a fraud alert on your credit report, contact any of the three national credit reporting agencies using the contact information listed above. Additional information is available at www.annualcreditreport.com/protectYourIdentity.action.

Credit and Security Freezes: By law, you have the right to place a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A credit freeze is designed to prevent potential credit grantors 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 get access to your credit report unless you



temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax Security Freeze
1-888-298-0045

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

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
1-888-397-3742

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

P.O. Box 9554
Allen, TX 75013

TransUnion Security Freeze
1-800-916-8800

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

P.O. Box 160
Woodlyn, PA 19094

Maryland Residents: Maryland residents can contact the Office of the Attorney General to obtain information about steps you can take to avoid identity theft from the Maryland Attorney General's office at: Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202, (888) 743-0023, <http://www.marylandattorneygeneral.gov/>.