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February 3, 2025

Via E-Mail (IDTheft@oag.state.md.us)

Office of the Attorney General
200 St. Paul Place
Baltimore, Maryland 21202

RE: Data Incident Notification

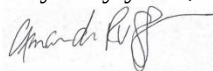
To Whom It May Concern:

We serve as counsel for New MVT LLC ("MVT") d/b/a Magic Vacation Title, located at 7380 Sand Lake Road, Suite 395, Orlando, Florida 32819, and write to inform you of a data security incident. By providing this notice, MVT does not waive any rights or defenses under Maryland law, including the data breach notification statute.

On or about July 23, 2024, MVT discovered that its third-party IT provider experienced unauthorized activity on its network. Upon discovery, MVT launched an investigation and engaged third-party specialists to assist with determining the nature and scope of the event. A thorough investigation determined that an unauthorized actor accessed certain files on MVT's network as a result of the incident experienced by its IT provider. MVT then conducted a thorough and extensive review of the potentially impacted data to determine the type of information contained therein and to whom the information related. While there is no evidence to suggest that any information has been or will be fraudulently misused, we are providing this notification in an abundance of caution. On December 10, 2024, MVT discovered that information related to thirty-nine (39) residents of Maryland may have been accessed by an unauthorized party in connection with this incident. The information was limited to first and last names in combination with Social Security number and financial information.

On February 3, 2025, MVT sent written notice of this incident to the potentially impacted Maryland residents pursuant to Maryland law. The notice letter included an offer of complimentary credit monitoring and identity protection services for 12 months. The notice letter sent to an individual is substantially similar to the letter attached hereto as Exhibit "A."

Very truly yours,



Amanda A. Ruggieri, Esq.
CIPRIANI & WERNER, P.C.

EXHIBIT A



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

<<First Name>> <<Last Name >>
<<Address 1>>
<<Address 2>>
<<City>>, <<State>> <<Zip>>

Enrollment Code: <<XXXXXXXXXX>>

To Enroll, Scan the QR Code Below:



Or Visit:

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

February 3, 2025

<<RE: Notice of Data Breach>>

Dear <<First Name>> <<Last Name >>:

New MVT LLC (“MVT”) d/b/a Magic Vacation Title is writing to inform you of a potential data security event our vendor experienced that may have involved your information, as described below. We take the privacy and security of all information in our care seriously. We have no reason to believe that your information has been misused. However, out of an abundance of caution, we are notifying you about the incident and providing you with resources to help protect your information.

What Happened: On or about July 23, 2024, we discovered that our third-party IT provider experienced unauthorized activity on its network. Upon discovery, we launched an investigation and engaged third-party specialists to assist with determining the nature and scope of the event. A thorough investigation determined that an unauthorized actor accessed certain files on our network as a result of the incident experienced by our IT provider. We then conducted a thorough and extensive review of the potentially impacted data to determine the type of information contained therein and to whom the information related. On December 10, 2024, we completed our review. While there is no evidence to suggest that any information has been or will be fraudulently misused, we are providing this notification to you in an abundance of caution.

What Information Was Involved: We determined that the information potentially impacted included your name in combination with <<Data Elements>>.

What We Are Doing: We have taken steps to address the event and are committed to fully protecting all of the information entrusted to us. Upon learning of this event, we took steps to strengthen our network security. In an abundance of caution, we are offering complimentary credit monitoring services available to impacted individuals. Instructions on how to enroll are included below.

What You Can Do: We recommend that you remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements for suspicious activity and to detect errors. If you discover any suspicious or unusual activity on your accounts, please promptly contact the financial institution or company. We have provided additional information below, which contains more information about steps you can take to help protect yourself against fraud and identity theft, including activating the complimentary credit monitoring services we are offering. Please note the deadline to enroll is May 3, 2025.

For More Information: We sincerely regret any concern this incident may cause you. Should you have questions or concerns regarding this matter, please call our dedicated assistance line at 1-833-903-3648 between 6 am - 6 pm Pacific Time, Monday through Friday. The security of information is of the utmost importance to us. We stay committed to protecting your trust in us and continue to be thankful for your support during this time.

Sincerely,

New MVT LLC

STEPS YOU CAN TAKE TO HELP PROTECT YOUR INFORMATION

Enroll in Credit Monitoring Services

1. Website and Enrollment. Scan the QR image or go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter.

2. Activate the credit monitoring provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

3. Telephone. Contact IDX at 1-833-903-3648 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

Monitor Your Accounts

We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your credit reports/account statements and explanation of benefits forms for suspicious activity and to detect errors. Under U.S. law, you are entitled to one free credit report annually from each of the three major credit reporting bureaus, TransUnion, Experian, and Equifax. To order your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Once you receive your credit report, review it for discrepancies and identify any accounts you did not open or inquiries from creditors that you did not authorize. If you have questions or notice incorrect information, contact the credit reporting bureau.

You have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert, 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 lasting seven years. Should you wish to place a fraud alert, please contact any of the three credit reporting bureaus listed below.

As an alternative to a fraud alert, you 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 your express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

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

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

TransUnion 1-800-680-7289 www.transunion.com	Experian 1-888-397-3742 www.experian.com	Equifax 1-888-298-0045 www.equifax.com
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TransUnion Fraud Alert P.O. Box 2000 Chester, PA 19016-2000	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069
TransUnion Credit Freeze P.O. Box 160 Woodlyn, PA 19094	Experian Credit Freeze P.O. Box 9554 Allen, TX 75013	Equifax Credit Freeze P.O. Box 105788 Atlanta, GA 30348-5788

Additional Information

You can further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the credit reporting bureaus, the Federal Trade Commission (FTC), or your state Attorney General. The FTC also encourages those who discover that their information has been misused to file a complaint with them. The FTC may be reached at 600 Pennsylvania Ave. NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261.

You have the right to file a police report if you ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement, your state Attorney General, and the FTC. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-888-743-0023; and www.oag.state.md.us.

For New Mexico residents, 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: (i) the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; (ii) the consumer reporting agencies may not report outdated negative information; (iii) access to your file is limited; (iv) you must give consent for credit reports to be provided to employers; (v) you may limit “prescreened” offers of credit and insurance you get based on information in your credit report; (vi) and you may seek damages from violators. 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 https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, FTC, 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 <https://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 contacted at 150 South Main Street, Providence, RI 02903; 1-401-274-4400; and www.riag.ri.gov. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident.

For Washington, D.C. residents, the District of Columbia Attorney General may be contacted at 441 4th Street NW #1100, Washington, D.C. 20001; 202-727-3400, and <https://oag.dc.gov/consumer-protection>.