

To Whom It May Concern:

In accordance with Maryland Code Ann. Com. Law §14-3501, et. seq., I am providing the following notice of a security incident on behalf of our client, Pacific Residential Mortgage, LLC (“Pac Res”).

**NAME AND CONTACT INFORMATION OF THE PERSON REPORTING THE BREACH;**

|                                 |                                                          |
|---------------------------------|----------------------------------------------------------|
| <b><u>Name:</u></b>             | Mehmet Munur                                             |
| <b><u>Position:</u></b>         | Outside Counsel for Pacific Residential Mortgage, LLC    |
| <b><u>Company:</u></b>          | Taft Stettinius & Hollister, LLP                         |
| <b><u>E-mail:</u></b>           | mmunur@taftlaw.com                                       |
| <b><u>Address:</u></b>          | 41 South High Street, Suite 1800<br>Columbus, Ohio 43215 |
| <b><u>Telephone number:</u></b> | 614.220.0253                                             |

**NAME AND ADDRESS OF THE BUSINESS THAT EXPERIENCED THE BREACH, AND THE TYPE OF BUSINESS;**

Pacific Residential Mortgage, LLC, 9400 SW Beaverton Hillsdale Hwy, Suite 145, Beaverton, Oregon 97005. Pac Res provides financial services to its customers.

**A GENERAL DESCRIPTION OF THE BREACH, INCLUDING THE DATE(S) OF THE BREACH, WHEN AND HOW THE BREACH WAS DISCOVERED, AND ANY REMEDIAL STEPS TAKEN IN RESPONSE TO THE BREACH;**

On February 10, 2025, Pac Res detected it was impacted by ransomware. As part of Pac Res’ incident response policies and procedures, Pac Res promptly hired a cybersecurity firm to secure its environment and conduct an investigation to determine the nature and scope of the incident. Pac Res quickly recovered the affected systems from backups and started its investigation of the incident. Pac Res also promptly informed law enforcement of the incident.

The investigation revealed unauthorized access to certain data stored on a limited number of Pac Res systems, some of which stored customer and employee personal information. Pac Res began a comprehensive review of all of the files to determine if any individuals were affected. Pac Res confirmed that Maryland resident information was likely impacted due to this Incident on 3/10/2025. As required, Pac Res commenced notifying impacted customers and employees. Pac Res is also providing written notice of this incident to relevant state regulators, as necessary, and to the three major credit reporting agencies, Equifax, Experian, and TransUnion.

Upon discovering the event, Pac Res moved quickly to investigate and respond to the incident, assess the security of Pac Res systems, and identify potentially affected individuals. Pac Res has already implemented several changes to its

information security practices and its written policies and procedures, and is also working to implement additional safeguards and improvements to its existing employee training and awareness efforts.

Additionally, Pac Res is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Pac Res is providing individuals with information on how to place a fraud alert and security freeze on one's credit file, 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.

**THE NUMBER OF STATE RESIDENTS AFFECTED BY THE BREACH;**

Pac Res' investigation identified 7 individuals with a Maryland address that may have been impacted. In the event that Pac Res determines that additional Maryland residents are impacted, Pac Res shall update this notice accordingly.

**A DETAILED LIST OF CATEGORIES OF PERSONAL INFORMATION SUBJECT OF THE BREACH;**

The information impacted included first and last name, mailing address, date of birth, Social Security number, driver's license number, and financial account information.

**THE DATE(S) THAT NOTIFICATION WAS/WILL BE SENT TO THE AFFECTED STATE RESIDENTS;**

Pac Res' expects to mail the letters to the impacted residents on or about March 25, 2025.

**A TEMPLATE COPY OF THE NOTIFICATION SENT TO THE AFFECTED STATE RESIDENTS**

Please see attached a substantially similar template copy of the notification sent to the impacted residents.

**WHETHER CREDIT MONITORING OR IDENTITY THEFT PROTECTION SERVICES HAS BEEN OR WILL BE OFFERED TO AFFECTED STATE RESIDENTS, AS WELL AS A DESCRIPTION AND LENGTH OF SUCH SERVICES; AND**

Credit monitoring and identity theft prevention services have been offered via Transunion for 12 months.

**WHETHER THE NOTIFICATION WAS DELAYED DUE TO A LAW ENFORCEMENT INVESTIGATION (IF APPLICABLE).**

No.

Please let us know if you have any questions.

Best,  
Zenus



**Zenus Franklin**

Attorney

zfranklin@taftlaw.com

Dir: 937.245.6864

Tel: 937.228.2838 | Fax: 937.228.2816

40 North Main Street, Suite 1700

Dayton, Ohio 45423-1029

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Pacific Residential Mortgage, LLC  
c/o Cyberscout  
PO Box 1286  
Dearborn, MI 48120-9998

**VIA FIRST-CLASS MAIL**

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NMLS ID 1477



March 25, 2025

Notice of Data Incident

[REDACTED]:

We are reaching out to let you know Pacific Residential Mortgage, LLC (“Pac Res,” “we,” “us,” and “our”) recently experienced a data security incident which may have affected your personal information. Please note we take the protection and proper use of your information seriously, and sincerely apologize for any inconvenience this incident may cause. This letter contains additional information about the incident, our response to this incident, and steps you can take to safeguard your information.

**What Happened**

On February 10, 2025, Pac Res detected that a ransomware lockdown of some of our systems was carried out by cybercriminals. We promptly hired a cybersecurity firm to secure our environment and conduct an investigation to determine the nature and scope of the incident. We quickly recovered the affected systems from backups and started our investigation of the incident. We also promptly informed law enforcement of the incident. Based on the results of the forensic investigation, Pac Res conducted a review of the information that was accessed by the cybercriminals to determine what information was maintained within the compromised systems for purposes of providing this notice to the potentially affected individuals.

**What Information Was Involved**

We determined that your name, address, date of birth, Social Security number, driver’s license number, financial account information, and similar information may have been impacted or accessible.

**What We Are Doing**

Pac Res takes the privacy and security of the personal information within its control seriously and continues to investigate and closely monitor the situation. Further, Pac Res has taken steps to strengthen its security posture to prevent a similar event from occurring again in the future.

In addition, in order to address any individual concerns and mitigate any exposure or risk of harm following this Incident, we are providing you with access to Single Bureau Credit Monitoring services at no charge. These services provide you with alerts for twelve (12) months from the date of enrollment when changes occur to your credit file. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

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## **What You Can Do**

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

[REDACTED]

In order for you to receive the monitoring services described above, you must enroll within ninety (90) days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of eighteen (18) years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. The FTC also provides information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

We encourage you to remain vigilant, monitor your accounts, and immediately report any suspicious activity or suspected misuse of your personal information. Additionally, we recommend that you review the following page, which contains important additional information about steps you can take to safeguard your personal information, such as the implementation of fraud alerts and security freezes.

## **For More Information**

Pac Res recognizes that you may have questions not addressed in this letter. If you have additional questions, please call 1-833-998-6925 (toll free) during the hours of 8 a.m. and 8 p.m. Eastern time, Monday through Friday (excluding U.S. national holidays) or contact us at:

Pacific Residential Mortgage, LLC  
9400 SW Beaverton Hillsdale Hwy, Suite 145  
Beaverton, OR 97005

Please know that the protection of your personal information is a top priority, and we sincerely apologize for any concern or inconvenience that this matter may cause you.

Sincerely,  
Pacific Residential Mortgage, LLC

### **Additional Important Information**

**For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina:** It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

**For residents of the District of Columbia, Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:**

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report from each of the three nationwide credit reporting agencies. To order your free credit report, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com), or call toll-free at 1-877-322-8228. You can also order your annual free credit report by mailing a completed Annual Credit Report Request Form (available at <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**For residents of Iowa:** State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

**For residents of Oregon:** State laws advise you to report any suspected identity theft to law enforcement, including the Attorney General, and the Federal Trade Commission.

**For residents of Maryland, Illinois, New York, and North Carolina:** You can obtain information from the Maryland and North Carolina Offices of the Attorney General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

**For Arizona residents,** the Attorney General may be contacted at the Consumer Protection & Advocacy Section, 2005 North Central Avenue, Phoenix, AZ 85004, 1-602-542-5025.

**For Colorado residents,** the Attorney General may be contacted through Consumer Protection 1300 Broadway, 9th Floor, Denver, CO 80203 1-720-508-6000, [www.coag.gov](http://www.coag.gov).

**For District of Columbia residents,** the Attorney General may be contacted at the Office of the Attorney General for the District of Columbia, 441 4th Street NW, Washington, DC 20001, 1-202-727-3400, [www.oag.dc.gov](http://www.oag.dc.gov).

**For New Mexico residents,** state law advises you to review personal account statements and credit reports, as applicable, to detect errors resulting from the security breach. You also 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, the consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to your file is limited; you must give your consent for credit reports to be provided to employers; you may limit "prescreened" offers of credit and insurance you get based on information in your credit report; 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 at [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://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.

**Maryland Office of the Attorney General** Consumer Protection Division, 200 St. Paul Place, Baltimore, MD 21202 1-888-743-0023 [www.oag.state.md.us](http://www.oag.state.md.us).

**North Carolina Office of the Attorney General** Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001; Toll-Free in NC - 1-877-566-7226; 919-716-600; [www.ncdoj.com](http://www.ncdoj.com).

**Federal Trade Commission** Consumer Response Center, 600 Pennsylvania Ave, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

**New York Office of Attorney General** Consumer Frauds & Protection, The Capitol, Albany, NY 12224 1-800-771-7755 <https://ag.ny.gov/consumer-frauds/identity-theft>; *New York Department of State Division of Consumer Protection*, One Commerce Plaza, 99 Washington Ave., Albany, NY 12231-0001, 518-474-8583 / 1-800-697-1220, <http://www.dos.ny.gov/consumerprotection>.

**For residents of Massachusetts:** It is required by state law that you are informed of your right to obtain a police report if you are a victim of identity theft.



**For residents of all states:**

**Fraud Alerts:** You can place fraud alerts with the three credit bureaus by phone and online with Equifax ([https://assets.equifax.com/assets/personal/Fraud\\_Alert\\_Request\\_Form.pdf](https://assets.equifax.com/assets/personal/Fraud_Alert_Request_Form.pdf)); TransUnion (<https://www.transunion.com/fraud-alerts>); or Experian (<https://www.experian.com/fraud/center.html>). A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. As of September 21, 2018, initial fraud alerts last for one year. Victims of identity theft can also get an extended fraud alert for seven years. The phone numbers for all three credit bureaus are at the bottom of this page.

**Monitoring:** You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

**Security Freeze:** You also have the right to place a security freeze on your credit report. A security freeze is intended to prevent credit, loans, and services from being approved in your name without your consent. To place a security freeze on your credit report, you need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, regular stamped mail, or by following the instructions found at the websites listed below. The following information must be included when requesting a security freeze (note that if you are requesting a credit report for your spouse or a minor under the age of 16, this information must be provided for him/her as well): (1) full name, with middle initial and any suffixes; (2) Social Security number; (3) date of birth; (4) current address and any previous addresses for the past five years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. If you request a security freeze from a consumer reporting agency, there may be a fee up to \$5 to place, lift or remove the security freeze. The request must also include a copy of a government-issued identification card and a copy of a recent utility bill or bank or insurance statement. It is essential that each copy be legible, display your name and current mailing address, and the date of issue. As of September 21, 2018, it is free to place, lift, or remove a security freeze. You may also place a security freeze for children under the age of 16. You may obtain a free security freeze by contacting any one or more of the following national consumer reporting agencies:

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**Equifax Security Freeze**

P.O. Box 105788

Atlanta, GA 30348

[equifax.com/personal/credit-report-se](https://equifax.com/personal/credit-report-services/)[rvices/](https://equifax.com/personal/credit-report-services/)

1-800-349-9960

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**Experian Security Freeze**

P.O. Box 9554

Allen, TX 75013

[experian.com/freeze/center.html](https://experian.com/freeze/center.html)

1-888-397-3742

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**TransUnion Security Freeze**

P.O. Box 160

Woodlyn, PA 19094

[transunion.com/credit-freeze](https://transunion.com/credit-freeze)

1-888-909-8872

More information can also be obtained by contacting the Federal Trade Commission listed above.