
From: Nicki Compary <nicki.compary@midamericamortgage.com>

Sent: Monday, December 13, 2021 3:15 PM

To: DOJ: Consumer Protection Bureau <DOJ-CPB@doj.nh.gov>

Subject: DECRYPT Notice of Security Breach

EXTERNAL: Do not open attachments or click on links unless you recognize and trust the sender.

To Whom It May Concern,

We are reporting a security breach that impacted 9 New Hampshire residents. Here is a description of the incident:

On October 13, 2021, a spreadsheet was mistakenly e-mailed to two individual's e-mail addresses and sent to three e-fax numbers. At this time, we have no reason to believe the information has been or will be misused.

3 Residents had their name, loan number, property address, mailing address, and social security number disclosed. 6 residents had their name and loan number disclosed. The borrowers were sent notification letters in mid November. Attached are examples of the letters sent. Those that had their social security number disclosed are being offered free credit monitoring.

Please let me know if you need any additional information.

Thank you,



Nicki Compary
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Mid America Mortgage, Inc NMLS#150009
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Addison, TX 75001-2229
Phone: 214-261-3353
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"Pursuant to the Fair Debt Collection Practices Act, you are advised that this office may be deemed to be a debt collector and any information obtained may be used for that purpose."

IMPORTANT BANKRUPTCY NOTICE

Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Mid America Mortgage, Inc. retains rights under its security instrument, including the right to foreclose its lien.

This email message and any attachments are intended solely for the use of the addressee. If you are not the intended recipient, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission. If you have received this message in error, please promptly notify the sender by reply email and immediately delete this message from your system.

This message and any attachments may contain information that is confidential, privileged or exempt from disclosure. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. Message transmission is not guaranteed to be secure or free of software viruses.

****WIRE FRAUD WARNING****

Email hacking and fraud are on the rise to misdirect funds. Please call your title company immediately using the contact information found from an independent source, such as the sales contract or internet, to verify any wiring instructions received.



December 15, 2021

«Borrower1_First_Name» «Borrower1_Last_Name»
«Borrower2_First_Name» «Borrower2_Last_Name»
«Mailing_Address_Line_1»
«Mailing_Address_Line_2»
«MAIL_CITY», «MAIL_STATE» «MAIL_ZIPCODE»

NOTICE OF DATA BREACH

We are contacting you about a data breach that has occurred at Mid America Mortgage, Inc..

What Happened?

On October 13, 2021, a spreadsheet was mistakenly e-mailed to two individual's e-mail addresses and sent to three e-fax numbers. At this time, we have no reason to believe the information has been or will be misused.

What Information Was Involved?

This incident involved your Name and Loan Number.

What We Are Doing

All recipients have been contacted and instructed to permanently delete the information.

What You Can Do

The Federal Trade Commission (FTC) recommends that you place a free fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Contact any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for one year. You can renew it after one year.

Equifax: equifax.com/personal/credit-report-services (link is external) or 1-800-685-1111

Experian: experian.com/help (link is external) or 1-888-397-3742

TransUnion: transunion.com/credit-help or (link is external) 1-888-909-8872

Ask each credit bureau to send you a free credit report after it places a fraud alert on your file. Review your credit reports for accounts and inquiries you don't recognize. These can be signs of

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www.midamericamortgage.com
888-845-6535



identity theft. If your personal information has been misused, visit the FTC's site at IdentityTheft.gov to report the identity theft and get recovery steps. Even if you do not find any suspicious activity on your initial credit reports, the FTC recommends that you check your credit reports periodically so you can spot problems and address them quickly.

You may also want to consider placing a free credit freeze. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identity thief can open new accounts in your name. To place a freeze, contact each of the major credit bureaus at the links or phone numbers above. A freeze remains in place until you ask the credit bureau to temporarily lift it or remove it.

We have attached information from the FTC's website, IdentityTheft.gov/databreach, about steps you can take to help protect yourself from identity theft. The steps are based on the types of information exposed in this breach.

For any questions or concerns, please call our customer service line at 888-845-6535.

Sincerely,

Customer Service
Mid America Mortgage, Inc NMLS#150009
PO Box 2229
Addison, TX 75001-2229



December 15, 2021

«Borrower1_First_Name» «Borrower1_Last_Name»
«Mailing_Address_Line_1»
«Mailing_Address_Line_2»
«MAIL_CITY», «MAIL_STATE» «MAIL_ZIPCODE»

RE: Important Security Notification
Please read this entire letter.

Dear «Borrower1_First_Name» «Borrower1_Last_Name»:

We are contacting you regarding a data security incident that has occurred on [October 13, 2021](#) at [Mid America Mortgage, Inc.](#) This incident involved your [name, property address, mailing address, loan number, and Social Security number](#). As a result, your personal information was exposed to others. Please be assured that we have taken every step necessary to address the incident.

a spreadsheet was mistakenly e-mailed to two individual's e-mail addresses and sent to three e-fax numbers. At this time, we have no reason to believe the information has been or will be misused. All recipients have been contacted and instructed to permanently delete the information.

What we are doing to protect your information:

To help protect your identity, we are offering a complimentary «Months»-[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: [January 31, 2022](#)** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: [«URL»](#)
- Provide your **activation code: «Code»**

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 [877-890-9332](#) by [January 31, 2022](#). Be prepared to provide engagement number [«Engagement_»](#) as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR «MONTHS»-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.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **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.

If you believe there was fraudulent use of your information and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent at 877-890-9332. If, after discussing your situation with an agent, it is determined that Identity Restoration support is needed, then an Experian Identity Restoration agent is available to work with you to investigate and resolve each incident of fraud that occurred (including, as appropriate, helping you with contacting credit grantors to dispute charges and close accounts; assisting you in placing a freeze on your credit file with the three major credit bureaus; and assisting you with contacting government agencies to help restore your identity to its proper condition).

Please note that this Identity Restoration support is available to you for «Months» **months** from the date of this letter and does not require any action on your part at this time. The Terms and Conditions for this offer are located at www.ExperianIDWorks.com/restoration. You will also find self-help tips and information about identity protection at this site.

We sincerely apologize for this incident and regret any inconvenience it may cause you. Should you have questions or concerns regarding this matter, please do not hesitate to contact us at [888-845-6535](tel:888-845-6535).

Sincerely,

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* 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.