

RECEIVED

DEC 22 2020

CONSUMER PROTECTION



December 21, 2020

Elizabeth K. Hinson  
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**VIA FEDERAL EXPRESS**

Attorney General Gordon J. MacDonald  
Office of the Attorney General of New Hampshire  
33 Capitol Street  
Concord, NH 03301

**Re: Data Security Incident Notification**

Dear Attorney General MacDonald:

I am writing on behalf of Angel Oak Home Loans, LLC, 3344 Peachtree Road NE, Suite 1825, Atlanta, Georgia 30326 ("Angel Oak"), to inform you of a data security incident that affects one (1) New Hampshire resident. We sent the attached sample notification letter to the affected resident on December 18, 2020.

On October 7, 2020, Angel Oak discovered information which led us to believe that an unauthorized party may have obtained access to an email account containing company information. Once Angel Oak discovered this information, we immediately engaged and utilized multiple cyber security experts to assist us in a forensic investigation of this incident. The cyber forensic investigation team concluded that an unauthorized party may accessed the email mailbox of an Angel Oak employee between October 6, 2020, and October 7, 2020. We have reviewed the affected emails, and on November 13, 2020, we determined that some personally identifiable information may have been accessed or acquired by the unauthorized third party. The protected information exposed may include the affected resident's full name, Social Security number, driver's license number, passport number, and / or financial account information, such as a checking account number.

In addition to providing notice to the affected New Hampshire resident, Angel Oak is offering a free one-year subscription to Kroll Essential Monitoring Services. This product will provide individuals with identity theft protection services. Angel Oak has established a dedicated call center service so the affected resident can speak with a live operator to assist them with obtaining these services.

Please let me know if you have any additional questions regarding the notification.

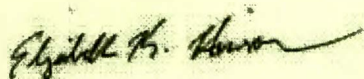
Buckhead Office | 1600 Atlanta Financial Center  
(404) 233-7000 | 3343 Peachtree Road, N. E.  
Atlanta, Georgia 30326  
Fax: (404) 365-9532

With offices in | Washington, DC  
Raleigh-Durham, N.C.

MORRIS, MANNING & MARTIN, LLP

Sincerely,

MORRIS, MANNING & MARTIN, LLP

A handwritten signature in black ink, appearing to read "Elizabeth B. Hinson". The signature is fluid and cursive, with a long, sweeping tail.

By:

Elizabeth "Bess" Hinson  
Partner

Enclosure

<<MemberFirstName>> <<MemberLastName>>

<<Date>> (Format: Month Day, Year)

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip Code>>

## Notice of Data Breach

Dear <<MemberFirstName>> <<MemberLastName>>,

On behalf of Angel Oak Home Loans, LLC (“Angel Oak”), we are writing to notify you of an issue that may have affected some of your personal information. As we provide these details, we want to tell you how much we value your confidence in us. You are a valued customer, and we are reaching out about this potential issue in an effort to demonstrate how much we value our relationship.

### What Happened?

On October 7, 2020, we discovered information which led us to believe that an unauthorized party may have obtained access to an email account containing company information. We immediately engaged leading cyber security experts to assist us in a forensic investigation of this incident. Following a detailed review of the emails affected, we determined that some of your personally identifiable information may have been accessed or acquired by the unauthorized third party.

### What Information Was Involved?

For only a limited time, between the dates of October 6 and October 7 2020, an unauthorized party may have accessed or acquired some of your personal information, including [INSERT VARIABLE TEXT].

### What We Are Doing.

We have taken steps to further strengthen and enhance the security of systems in our network, including updating administrative and technical safeguards. We have notified law enforcement and are cooperating with their investigation.

To help protect your personal information, we are offering complimentary identity theft protection services through Kroll. The Kroll Essential Monitoring Service includes [12 months/18 months] of identity theft protection services. Please enroll in Kroll’s Essential Monitoring Service by March 31, 2021.

Visit <<IDMonitoringURL>> to activate and take advantage of your Kroll’s Essential Monitoring Service services.

*You have until <<Date>> to activate your Kroll’s Essential Monitoring Services.*

Membership Number: <<Member ID>>

[Kroll to add additional information describing your services is included with this letter].

**What You Can Do.**

Please review the enclosed “Additional Resources” section included with this letter. We encourage you to remain vigilant with respect to your personal information and we encourage you to consider the following steps:

- Closely monitor your financial accounts and, if you see any unauthorized activity, promptly contact your financial institution.
- Consider contacting your bank to alert them that your identity may be compromised and ask to establish additional security on your personal account.
- Monitor your credit report at all three of the national credit reporting agencies. Even if you do not find any suspicious activity on your credit reports, we recommend that you check your credit report periodically.
- You can order a free copy of your credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com), calling 877-322-8228, or completing the Annual Credit Report Form on the Federal Trade Commission website at <http://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf>. The contact information for all three national credit reporting agencies is listed below.

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
Phone: 800-685-1111	Phone: 888-397-3742	Phone: 888-909-8872
P.O. Box 740256	P.O. Box 9532	P.O. Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

- Consider placing a fraud alert message on your credit file. By placing this alert on your credit file, any company that requests your credit file will receive a message warning them that you may have been a victim of fraud. Companies that receive this alert may request that you provide proof of your identity. This step helps to protect you from accounts being opened or used by anyone other than yourself. If you would like to place a fraud alert on your credit file, call TransUnion at 1-800-680-7289 or request a fraud alert at <https://www.transunion.com/fraud-victim-resource/place-fraud-alert>.
- If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and the Attorney General’s office in your state. You can also obtain information from these sources about additional methods to prevent identity theft, and you can obtain information from the Federal Trade Commission and the consumer reporting agencies for more information regarding fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

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

**For More Information.**

We take the protection of your personal information very seriously and sincerely apologize for any inconvenience. If you have any questions regarding this notification, please contact [Call Center Toll-Free Number].

Sincerely,



Kristi Pearson  
Associate General Counsel-Lending  
Angel Oak Home Loans, LLC

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## ADDITIONAL RESOURCES

### Contact information for the three nationwide credit reporting agencies:

**Equifax**, PO Box 740241, Atlanta, GA 30374, [www.equifax.com](http://www.equifax.com), 1-800-685-1111

**Experian**, PO Box 2104, Allen, TX 75013, [www.experian.com](http://www.experian.com), 1-888-397-3742

**TransUnion**, PO Box 2000, Chester, PA 119016, [www.transunion.com](http://www.transunion.com), 1-800-888-4213

**Free Credit Report.** It is recommended that you remain vigilant by reviewing account statements and monitoring your credit report for unauthorized activity, especially activity that may indicate fraud and identity theft. You may obtain a copy of your credit report, free of charge, once every 12 months from each of the three nationwide credit reporting agencies.

To order your annual 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 from the U.S. Federal Trade Commission's ("FTC") website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov)) to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**For Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Puerto Rico, and Vermont residents:** You may obtain one or more (depending on the state) additional copies of your credit report, free of charge. You must contact each of the credit reporting agencies directly to obtain such additional report(s).

**Fraud Alerts.** There are two types of fraud alerts you can place on your credit report to put your creditors on notice that you may be a victim of fraud—an initial alert and an extended alert. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial fraud alert stays on your credit report for at least one year. You may have an extended alert placed on your credit report if you have already been a victim of identity theft and you have the appropriate documentary proof. An extended fraud alert stays on your credit report for seven years. You can place a fraud alert on your credit report by contacting any of the three national credit reporting agencies.

**Security Freeze.** You have the ability to place a security freeze, also known as a credit freeze, on your credit report free of charge.

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 may use an online process, an automated telephone line, or submit a written request to any of the three credit reporting agencies listed above. The following information must be included when requesting a security freeze (note that, if you are requesting a credit report for your spouse, 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 5 years; and (5) any applicable incident report or complaint with a law enforcement agency or the Registry of Motor Vehicles. 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, and display your name, current mailing address, and the date of issue.

**Federal Trade Commission and State Attorneys General Offices.** If you believe you are the victim of identity theft or have reason to believe your personal information has been misused, you should immediately contact the Federal Trade Commission and/or the Attorney General's office in your home state. You may also contact these agencies for information on how to prevent or minimize the risks of identity theft.

You may contact the **Federal Trade Commission**, Consumer Response Center, 600 Pennsylvania

Avenue, NW, Washington, DC 20580, [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/), 1-877-IDTHEFT (438-4338).

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

**For North Carolina residents:** You may contact the North Carolina Office of the Attorney General, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, [www.ncdoj.gov](http://www.ncdoj.gov), 1-877-566-7226.

**For New York residents:** The Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; <https://ag.ny.gov/>.

**For Connecticut residents:** You may contact the Connecticut Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106, 1-860-808-5318, [www.ct.gov/ag](http://www.ct.gov/ag).

**For Massachusetts residents:** You may contact the Office of the Massachusetts Attorney General, 1 Ashburton Place, Boston, MA 02108, 1-617-727-8400, [www.mass.gov/ago/contact-us.html](http://www.mass.gov/ago/contact-us.html)

### **Reporting of identity theft and obtaining a police report.**

**For Iowa residents:** You are advised to report any suspected identity theft to law enforcement or to the Iowa Attorney General.

**For Massachusetts residents:** You have the right to obtain a police report if you are a victim of identity theft.

**For Oregon residents:** You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.



## **TAKE ADVANTAGE OF YOUR IDENTITY MONITORING SERVICES**

You have been provided with access to the following services from Kroll:

### **Identity Monitoring**

Identity Monitoring detects when names, addresses, and credit information is associated with your Social Security number. An alert will be sent to you when activity is detected.

### **Fraud Consultation**

You have unlimited access to consultation with a Kroll fraud specialist. Support includes showing you the most effective ways to protect your identity, explaining your rights and protections under the law, assistance with fraud alerts, and interpreting how personal information is accessed and used, including investigating suspicious activity that could be tied to an identity theft event.

### **Identity Theft Restoration**

If you become a victim of identity theft, an experienced Kroll licensed investigator will work on your behalf to resolve related issues. You will have access to a dedicated investigator who understands your issues and can do most of the work for you. Your investigator will be able to dig deep to uncover the scope of the identity theft, and then work to resolve it.

Kroll's activation website is only compatible with the current version or one version earlier of Chrome, Firefox, Safari and Edge.

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