



LEWIS BRISBOIS BISGAARD & SMITH LLP

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August 27, 2021

VIA EMAIL

Attorney General Gordon MacDonald
Office of the Attorney General
Consumer Protection Bureau
33 Capitol Street
Concord, NH 03301
DOJ-CPB@doj.nh.gov

Re: Notice of Data Incident

To Whom It May Concern:

We represent LERETA, LLC (“LERETA”), a company headquartered in Pomona, California which provides real estate tax services and flood zone determination services to various financial institutions. We are writing regarding a data incident that may have affected personal information relating to New Hampshire residents. The potentially impacted information may have included residents’ names and Social Security numbers. LERETA is providing notice on behalf of the entities identified in Exhibit A, collectively referred to as the “notifying entities” in this notification.

On May 28, 2020, LERETA learned that it had experienced a data security incident that disrupted access to certain of its systems. Upon discovering this incident, LERETA took immediate steps to secure its systems. In addition, LERETA retained independent cybersecurity experts to assist with its restoration efforts and to conduct an investigation in order to determine what happened. As a result, LERETA learned that an unauthorized third party had gained access to certain LERETA systems and that personal information stored on those systems was accessed or acquired without authorization. With the help of a third party vendor, LERETA then embarked on a thorough review of the affected data, which was complicated and took time to complete. In May 2021, LERETA completed this review and began working to confirm the full scope of affected individuals and associated entities to which the information related. On May 20, 2021, LERETA began providing notice of the incident to these business partners. Since then, LERETA has been working continuously with business partners, including the notifying entities, to verify affected information and to notify the affected individuals of the incident.

Beginning on August 27, 2021, LERETA began providing written notice of this incident to all affected individuals on behalf of the notifying entities, which includes 45 New Hampshire residents. Written notice is being provided in substantially the same form as the letter attached here as Exhibit B.

Upon discovering the event, LERETA moved quickly to investigate and respond to the incident, to assess the security of the information, to determine what information may have been affected, and to notify appropriate business partners of the incident, including the notifying entities. LERETA is working with the notifying entities to notify potentially affected individuals. LERETA is also working to implement additional safeguards and training to its employees.

Additionally, LERETA is providing impacted individuals with guidance on how to protect against identity theft and fraud. LERETA is also providing affected 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. Further, LERETA is offering notified individuals complimentary identity protection services through IDX, a data incident and recovery services expert. These services include complimentary credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services.

Please contact me should you have any questions.

Very truly yours,

/s/ Kamran Salour

Kamran Salour of
LEWIS BRISBOIS BISGAARD & SMITH LLP

Encl.: Exhibit A – List of Notifying Entities
Exhibit B – Sample Consumer Notification Letter

Exhibit A – List of Notifying Entities

| Notifying Entity | Number of Notified Residents |
|-------------------------|-------------------------------------|
| Mr. Cooper | 45 |

LERETA

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

To Enroll, Please Call:
1-833-599-2438
Or Visit:
<https://app.idx.us/account-creation/protect>
Enrollment Code: <<XXXXXXXXXX>>

<<FirstName> <<LastName>>
<<Address1>>
<<Address2>>
<<City>>, <<State>> <<Zip>>

August 27, 2021

Re: Notice of Data <<variable text 1>>

Dear <<FirstName> <<LastName>>:

LERETA, LLC (“LERETA”) is a vendor that provides real estate and flood zone determination services to certain banks, mortgage servicers, and other financial institutions, including Mr. Cooper. LERETA is writing, on behalf of Mr. Cooper, to notify you of a recent event at LERETA that may have affected the privacy of some of your personal information. We are providing you with information about the event, our response to it, and resources available to you to help protect your information, should you feel it appropriate to do so.

What Happened: On August 3, LERETA and Mr. Cooper confirmed that your personal information was affected due to a data security incident that disrupted access to certain of LERETA’s systems. Upon discovering this incident, LERETA took immediate steps to secure its systems. In addition, LERETA retained independent cybersecurity experts to assist with its restoration efforts and to conduct an investigation in order to determine what happened. As a result, LERETA learned that an unauthorized third party had gained access to certain LERETA systems and that personal information stored on such systems was accessed or acquired without authorization. With the help of a third-party vendor, LERETA then embarked on a thorough review of the affected data, which was complicated and took time to complete. In July 2021, following the in-depth review of potentially affected data, LERETA confirmed that information relating specifically to individuals associated with Mr. Cooper was present in the relevant files. LERETA then immediately began the process of notifying Mr. Cooper of this incident. Since then, LERETA has worked with Mr. Cooper to verify potentially affected information and to identify current mailing addresses in order to notify individuals whose information was identified within the potentially impacted files.

Please note that LERETA is not aware of any fraud in connection with any potentially affected information in connection with this incident.

What Information Was Involved: The information affected in connection with this incident may have included your name, address, and Social Security number.

What We Are Doing: Data privacy and security are among LERETA’s highest priorities, and there are extensive measures in place to protect information in LERETA’s care. As soon as LERETA learned of this incident, LERETA immediately took the steps described above and took affirmative steps to minimize the likelihood of a similar incident occurring in the future. LERETA’s investigation and response included confirming the security of LERETA’s systems, reviewing the contents of the relevant files for sensitive information with the help of a third party vendor, and notifying business partners associated with that sensitive information. LERETA is also providing you with information about steps that you can take to help protect your information.

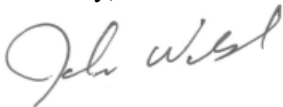
In connection with this incident, and out of an abundance of caution, LERETA is offering you identity theft protection services through IDX, a data incident and recovery services expert. The IDX identity theft protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. With this protection, IDX will help you to resolve issues if your identity is compromised.

What You Can Do: LERETA is not aware of any fraud related to potentially affected information in connection with the incident. However, as a precautionary measure, LERETA encourages you to contact IDX with any questions and to enroll in your free identity protection services by calling 1-833-599-2438 or going to <https://app.idx.us/account-creation/protect> and using the enrollment code provided above. IDX representatives are available to assist you Monday through Friday from 6:00 AM – 6:00 PM Pacific Time. Please note the deadline to enroll is November 27, 2021. LERETA also encourages you to review the resources provided on the following page for additional steps to protect your personal information.

For More Information: If you have questions or need assistance, please contact IDX at 1-833-599-2438, Monday through Friday (excluding holidays) from 6:00 AM – 6:00 PM Pacific Time. You will need to reference the enrollment code provided at the top of this letter when calling or enrolling online, so please do not discard this letter.

The security of your information is a top priority for LERETA, and LERETA is committed to safeguarding your data and privacy.

Sincerely,

A handwritten signature in cursive script that reads "John Walsh".

John Walsh
Chief Executive Officer
LERETA, LLC

Steps You Can Take to Protect Your Information

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity: As a precautionary measure, we recommend that you remain vigilant by reviewing your account statements and 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 also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission (FTC).

Copy of Credit Report: You may obtain a free copy of your credit report from each of the three major credit reporting agencies once every 12 months by visiting <http://www.annualcreditreport.com/>, 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 also can contact one of the following three national credit reporting agencies:

Equifax

P.O. Box 105851
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Fraud Alert: You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least one year. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above. Additional information is available at <http://www.annualcreditreport.com>.

Security Freeze: You have the right to put a security freeze on your credit file for up to one year at no cost. This will prevent new credit from being opened in your name without the use of a PIN number that is issued to you when you initiate the freeze. A security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security freeze, you may be required to provide the consumer reporting agency with information that identifies you including your full name, Social Security Number, date of birth, current and previous addresses, a copy of your state-issued identification card, and a recent utility bill, bank statement or insurance statement.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security freezes, and steps you can take toward preventing identity theft. You may report suspected identity theft to local law enforcement, including to the FTC or to the Attorney General in your state.

Federal Trade Commission

600 Pennsylvania Ave, NW
Washington, DC 20580
consumer.ftc.gov, and
www.ftc.gov/idtheft
1-877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
oag.state.md.us
1-888-743-0023

New York Attorney General

Bureau of Internet and Technology
Resources
28 Liberty Street
New York, NY 10005
1-212-416-8433

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov
1-877-566-7226

Rhode Island Attorney General

150 South Main Street
Providence, RI 02903
<http://www.riag.ri.gov>
1-401-274-4400

**Washington D.C. Attorney
General**

441 4th Street, NW
Washington, DC 20001
oag.dc.gov
1-202-727-3400

You also have certain rights under the Fair Credit Reporting Act (FCRA): These rights include to know what is in your file; to dispute incomplete or inaccurate information; to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information; as well as other rights. For more information about the FCRA, and your rights pursuant to the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.