



Processing Center • P.O. BOX 141578 • Austin, TX 78714



00001
JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

September 15, 2016

Re: **NOTICE OF DATA BREACH**

Dear John Sample:

We are writing to inform you of a possible data security incident that may impact you.

Ursus Holdings, LLC (“Ursus”) provides legal diligence and curative work in connection with real estate assets. For example, Ursus helps banks and other real estate lenders fix problems that may come in securing title to property, and assists lenders and borrowers work out payment defaults and get their mortgage payments back on schedule. In the ordinary course of its business, Ursus has access to and uses personally identifiable information (“PII”) of individual mortgagees.

What Happened? We first detected suspicious email account activity on April 25, 2016, when an employee’s email account began sending “blast” or “spam” emails. That employee previously had received a phishing email requesting account credentials to access what appeared to be a secure PDF attachment. Upon the employee providing the credentials, others within the employee’s contact list began receiving similar emails. Three other employees are believed to have received the same email attachment and provided their credentials.

What Information Was Involved? Once the suspicious activity was detected, we immediately took action to investigate the incident and secure any accounts that may have been compromised. We are not aware that any documents containing your PII were accessed. However, because documents containing PII such as Social Security numbers, bank account numbers, driver’s license numbers, and credit card numbers were included in the four employees’ Google Mail and Google Docs accounts, we are providing identity repair and credit monitoring services as set forth below.

What We Are Doing. Ursus is diligent about protecting PII and deeply regrets that our safeguards did not work in this instance. As a result of the incident, we have taken steps to reduce the likelihood of a similar occurrence. As part of these efforts, we have implemented enhanced security measures with respect to our employees’ email accounts and provided training to our employees. We are also working closely with law enforcement to ensure the incident is properly addressed.

What You Can Do. In addition, we want to make you aware of steps you may take to protect your information. Please review the enclosed *Information About Identity Theft Protection*.



As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-861-4023 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4023 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

For More Information. If you have any questions or require assistance, please contact AllClear ID at 1-855-861-4023 between 9 a.m. and 9 p.m. EST Monday – Saturday, or visit enroll.allclearid.com.

Sincerely,

A handwritten signature in black ink that reads "Derrick Shelton". The signature is written in a cursive style with a long, sweeping underline.

Derrick Shelton
Vice President, Compliance
Ursus Holdings, LLC

Information About Identity Theft Protection

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

It is important that you remain vigilant by reviewing your account statements and credit reports closely. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, 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 19022, 1-800-888-4213, www.transunion.com

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”).

Place a Fraud Alert on Your Credit Report

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with 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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Place a Security Freeze on Your Credit File

In some US states, you have the right to place a security freeze on your credit file. 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. In addition, you may incur fees to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

Additional Free Resources on Identity Theft

For more information on identity theft, fraud alerts, and security freezes, you may wish to review information provided by the FTC at www.ftc.gov/idtheft, or you can contact the FTC by calling 1-877-ID-THEFT (877-438-4338), or writing to 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Maryland residents may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.statemd.us, or calling 410-576-6491.

North Carolina residents may wish to review information provided by the North Carolina Attorney General at <http://www.ncdoj.gov>, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.





Processing Center • P.O. BOX 141578 • Austin, TX 78714



00614
TO THE ESTATE OF JOHN Q. SAMPLE
1234 MAIN STREET
ANYTOWN US 12345-6789

September 15, 2016

Re: **NOTICE OF DATA BREACH**

To the Estate of John Sample:

We are writing to inform you of a possible data security incident that may impact you.

Ursus Holdings, LLC (“Ursus”) provides legal diligence and curative work in connection with real estate assets. For example, Ursus helps banks and other real estate lenders fix problems that may come in securing title to property, and assists lenders and borrowers work out payment defaults and get their mortgage payments back on schedule. In the ordinary course of its business, Ursus has access to and uses personally identifiable information (“PII”) of individual mortgagees.

What Happened? We first detected suspicious email account activity on April 25, 2016, when an employee’s email account began sending “blast” or “spam” emails. That employee previously had received a phishing email requesting account credentials to access what appeared to be a secure PDF attachment. Upon the employee providing the credentials, others within the employee’s contact list began receiving similar emails. Three other employees are believed to have received the same email attachment and provided their credentials.

What Information Was Involved? Once the suspicious activity was detected, we immediately took action to investigate the incident and secure any accounts that may have been compromised. We are not aware that any documents containing your PII were accessed. However, because documents containing PII such as Social Security numbers, bank account numbers, driver’s license numbers, and credit card numbers were included in the four employees’ Google Mail and Google Docs accounts, we are providing identity repair and credit monitoring services as set forth below.

What We Are Doing. Ursus is diligent about protecting PII and deeply regrets that our safeguards did not work in this instance. As a result of the incident, we have taken steps to reduce the likelihood of a similar occurrence. As part of these efforts, we have implemented enhanced security measures with respect to our employees’ email accounts and provided training to our employees. We are also working closely with law enforcement to ensure the incident is properly addressed.

What You Can Do. In addition, we want to make you aware of steps you may take to protect your information. Please review the enclosed *Information About Identity Theft Protection*.



01-02-2-00

As an added precaution, we have arranged to have AllClear ID protect your identity for 12 months at no cost to you. The following identity protection services start on the date of this notice and you can use them at any time during the next 12 months.

AllClear Identity Repair: This service is automatically available to you with no enrollment required. If a problem arises, simply call 1-855-861-4023 and a dedicated investigator will help recover financial losses, restore your credit and make sure your identity is returned to its proper condition.

AllClear Credit Monitoring: This service offers additional layers of protection including credit monitoring and a \$1 million identity theft insurance policy. To use this service, you will need to provide your personal information to AllClear ID. You may sign up online at enroll.allclearid.com or by phone by calling 1-855-861-4023 using the following redemption code: Redemption Code.

Please note: Additional steps may be required by you in order to activate your phone alerts and monitoring options.

For More Information. If you have any questions or require assistance, please contact AllClear ID at 1-855-861-4023 between 9 a.m. and 9 p.m. EST Monday – Saturday, or visit enroll.allclearid.com.

Sincerely,

A handwritten signature in black ink that reads "Derrick Shelton". The signature is written in a cursive style with a long, sweeping underline.

Derrick Shelton
Vice President, Compliance
Ursus Holdings, LLC

Information About Identity Theft Protection

Review Your Account Statements and Notify Law Enforcement of Suspicious Activity

It is important that you remain vigilant by reviewing your account statements and credit reports closely. You may obtain a free copy of your credit report online at www.annualcreditreport.com, by calling toll-free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at www.annualcreditreport.com) to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. You may also purchase a copy of your credit report by contacting one or more of the three national credit reporting agencies listed below.

Equifax: P.O. Box 740241, Atlanta, Georgia 30374-0241, 1-800-685-1111, 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 19022, 1-800-888-4213, www.transunion.com

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”).

Place a Fraud Alert on Your Credit Report

You may want to consider placing a fraud alert on your credit file. An initial fraud alert is free and will stay on your credit file for at least 90 days. 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. You may have an extended alert placed on your credit report if you have already been a victim of identity theft with 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 calling the toll-free fraud number of any of the three national credit reporting agencies listed below.

Equifax: 1-888-766-0008, www.equifax.com
Experian: 1-888-397-3742, www.experian.com
TransUnion: 1-800-680-7289, fraud.transunion.com

Place a Security Freeze on Your Credit File

In some US states, you have the right to place a security freeze on your credit file. 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. In addition, you may incur fees to place, lift, and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally \$5 to \$20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit reporting company. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit reporting companies as specified below to find out more information:

Equifax: P.O. Box 105788, Atlanta, GA 30348, www.equifax.com
Experian: P.O. Box 9554, Allen, TX 75013, www.experian.com
TransUnion: P.O. Box 2000, Chester, PA, 19022-2000, freeze.transunion.com

Additional Free Resources on Identity Theft

For more information on identity theft, fraud alerts, and security freezes, you may wish to review information provided by the FTC at www.ftc.gov/idtheft, or you can contact the FTC by calling 1-877-ID-THEFT (877-438-4338), or writing to 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Maryland residents may wish to review information provided by the Maryland Attorney General on how to avoid identity theft at <http://www.oag.state.md.us/idtheft>, or by sending an email to idtheft@oag.statemd.us, or calling 410-576-6491.

North Carolina residents may wish to review information provided by the North Carolina Attorney General at <http://www.ncdoj.gov>, by calling 877-566-7226, or writing to 9001 Mail Service Center, Raleigh, NC 27699.



