

Jackson, Veronica

From: Heavy Hammer <heavyhammernotification@csid.marketing.com>
Sent: Tuesday, June 6, 2023 12:12 PM
To: Valdez, Armando
Subject: [EXTERNAL] [TEST] Notice Regarding Your Information

External email: Do not click the links. Verify legitimacy before taking action.



65 Old Solomons Island Road, Suite 202
Annapolis, MD 21401

June 06, 2023

RE: Important Security Notification. Please read this entire letter.

Dear John Doe11,

We are notifying you of an incident we believe may have involved the exposure of some of your personal information. As a customer of one of Heavy Hammer, Inc.'s ("we," "us," "our," or the "Company") websites, including AllHud.com, HudExchange.com, ForeclosureWatch.com, USAHud.com or USHud.com, you provided your personal information to us. We take the protection of your information very seriously and are contacting you directly to explain the circumstances, steps we are taking in response, and resources we are making available to you.

What Happened?

On or about April 21, 2023, our internal servers were compromised by a ransomware attack. At the present time, we believe this ransomware attack occurred after several of our employees were victims of a phishing attack. Upon discovering the data breach, we took immediate action to lock down impacted infrastructure and fortify cyber-security efforts.

As a result of the data breach and out of an abundance of caution, we must notify you that some of your personal information, including your credit card or other payment information, may have been accessed and acquired by the bad actors.

What Information Was Involved?

Specifically, the exposed information may have included your name and/or business name, email address, phone number, account subscription information, and if provided to us as your payment method, your credit card and/or bank account and routing information which is all of the personal information that the Company maintains for its customers.

What We Are Doing.

Upon discovery of the phishing and ransomware attack, Heavy Hammer, Inc. retained a team of cybersecurity experts to aid in the incident response and notified proper authorities. Our cybersecurity team quickly isolated the attack, and there is an on-going forensic analysis to help us understand the true extent of the breach.

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for 12 months.

If you believe there was fraudulent use of your information as a result of this incident and would like to discuss how you may be able to resolve those issues, please reach out to an Experian agent. 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 from the date of the incident (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 Identity Restoration is available to you for 12 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.

While identity restoration assistance is immediately available to you, we also encourage you to activate the fraud detection tools available through Experian IdentityWorks as a complimentary 12-month membership. This product provides you with superior identity detection and resolution of identity theft. To start monitoring your personal information, please follow the steps below:

- Ensure that you **enroll by September 30, 2023** (Your code will not work after this date.)
- **Visit** the Experian IdentityWorks website to enroll: www.experianidworks.com/credit
- Provide your **activation code**: GR9HB2YXW

If you have questions about the product, need assistance with Identity Restoration that arose as a result of this incident, or would like an alternative to enrolling in Experian

IdentityWorks online, please contact Experian's customer care team at (833) 901-4614 by September 30, 2023. Be prepared to provide engagement number B095891 as proof of eligibility for the Identity Restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 12-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 file for indicators of fraud.
- **Identity Restoration:** Identity Restoration agents 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.

What You Can Do.

In addition to redeeming the protection we are offering through Experian, we also want to ensure you have complete contact information for the major consumer reporting agencies and some other relevant government agencies. Fees may be required to be paid to the consumer reporting agencies. You may obtain information from these sources as well as your state's Attorney General to learn about steps you can take to avoid identity theft, obtain fraud alerts, a security freeze, and other steps you can take to protect yourself.

Experian

P.O. Box 4500
Allen TX 75013
1-888-397-3742

www.experian.com

www.experian.com/freeze

TransUnion

P.O. Box 2000
Chester, PA 19022-2000
1-800-916-8800

www.transunion.com

www.transunion.com/freeze

Equifax

P.O. Box 105788
Atlanta, GA 30348
1-800-685-1111

www.equifax.com

[www.equifax.com/personal/
credit-report-services/credit-
freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)

Federal Trade Commission

600 Pennsylvania Avenue, NW

Washington, DC 20580

www.ftc.gov/idtheft

1-877-438-4338

1-866-653-4261 (TTY)

Obtaining a security freeze on your credit report.

Although we have no reason to believe that your Social Security number was compromised, you may place a security freeze on your credit report by contacting each of the nationwide credit reporting companies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. Under federal law, you cannot be charged to place a security freeze. You'll need to supply your name, address(es) (and proof of current address), date of birth, Social Security number, a copy of a government issued identification card and other personal information, depending on whether you make the request by phone, mail or online. After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

Be vigilant.

Furthermore, we advise you to be vigilant in monitoring your financial and credit card accounts and free credit reports for any suspicious or unauthorized activity. Please report any suspected identity theft activity to your financial institution or credit card company, law enforcement and/or the Federal Trade Commission.

For More Information.

On behalf of Heavy Hammer, we have set up a hotline to answer your questions and provide additional information. The telephone number is (833) 901-4614; email is ms@heavyhammer.com. This notice has not been delayed by law enforcement.

We deeply regret that this incident occurred and any impact that it may have on you or your business. We continue to take the privacy of your personal information very seriously.

Sincerely,



Michael Urbanski
CEO of Heavy Hammer, Inc.

* 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.

For D.C. Residents: You may contact your state's Attorney General at Office of the Attorney General for the District of Columbia, 400 6th Street, NW, Washington, DC 20001, www.oag.dc.gov, (202) 727-3400.

For Maryland Residents: You may contact your state's Attorney General at Maryland Attorney General's Office, 200 St. Paul Place, Baltimore, MD 21202, www.oag.state.md.us, 1-888-743-0023.

For New Mexico Residents: You 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 by visiting https://files.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf.

For New York Residents: You may contact your state's Attorney General at Office of the New York State Attorney General, the Capitol, Albany, NY 12224-0341, 1-800-771-7755, <https://ag.ny.gov/> as well as the Federal Trade Commission (information above)

For North Carolina Residents: You may contact your state's Attorney General at Office of the Attorney General for North Carolina, 114 West Edenton Street Raleigh, NC 27603, (877)-5-NO-SCAM, <https://www.ncdoj.gov/> as well as the Federal Trade Commission (contact information above) to obtain information about preventing identity theft.

For Oregon Residents: You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Office of the Attorney General: Oregon Office of the Attorney General, Consumer Protection Division, 1162 Court St. NE, Salem, OR 97301-4096, 1-877-877-9392, www.doj.state.or.us.

For West Virginia Residents: If you are a resident of West Virginia, please call Heavy Hammer's toll-free number listed above if you wish to obtain additional information about what type of information was maintained about you or others in general.