



Patten Title
c/o Cyberscout
555 Monster Rd SW
Renton, WA 98057
USBFS1699

7.0001864



Lajuan M Shafer
2738 Oriole Wood Ct
Houston, TX 77038-2721



September 3, 2025

Dear Lajuan Shafer:

Please read this letter in its entirety.

We write to inform you of a recent data security incident (“Matter”) that may concern your personal information (collectively the “Information”). We are sharing what we know about the Matter, our response to it, and steps you can take to protect your Information.

What Happened?

In late July 2025, we discovered that the personal information of some individuals in our database had been accessed by an unauthorized user through our email system. Upon learning of the Matter, we launched an investigation, notified law enforcement, engaged our incident response team and data security professionals, and stopped any unauthorized access. Our investigation ultimately revealed that some of your Information may have been impacted, including your Loan Account Number; Date of Birth; Social Security number; Driver's License number; DL #; Financial Account Number; Routing Number; Credit / Debit Card Number; Card CCV; Card Exp Date.

While we have no evidence that your Information was compromised or misused in any manner, we are taking appropriate precautionary measures to ensure your financial security and help alleviate concerns you may have.

What is Patten Title doing to address this situation?

Patten Title has made immediate enhancements to our systems, security, and practices. Additionally, we have engaged appropriate experts to assist us in conducting a review of our security practices and systems to help ensure that enhanced security protocols are in place going forward. We are committed to helping those people who may have been impacted by this unfortunate situation.

In response to the incident, we are providing you with access to **Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score** services at no charge. These services provide you with alerts for 12 months from the date of enrollment when changes occur to your credit file. This notification is sent to you the same day that the change or update takes place with the bureau. Finally, we are providing you with proactive fraud assistance to help with any questions that you might have or in event that you become a victim of fraud. These services will be provided by Cyberscout, a TransUnion company specializing in fraud assistance and remediation services.

How do I enroll for the free services?

To enroll in Credit Monitoring services at no charge, please log on to <https://bfs.cyberscout.com/activate> and follow the instructions provided. When prompted please provide the following unique code to receive services:

EFAEF2256D50. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

What can I do on my own to address this situation?

If you choose not to use these services, we strongly urge you to do the following:

If you choose to place a fraud alert on your own, you will need to contact one of the three major credit agencies directly at:

Experian (1-888-397-3742)
P.O. Box 4500
Allen, TX 75013
www.experian.com

Equifax (1-800-525-6285)
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion (1-800-680-7289)
P.O. Box 2000
Chester, PA 19016
www.transunion.com

Also, should you wish to obtain a credit report and monitor it on your own:

IMMEDIATELY obtain free copies of your credit report and monitor them upon receipt for any suspicious activity. You can obtain your free copies by going to the following website: www.annualcreditreport.com or by calling them toll-free at 1-877-322-8228. (Hearing impaired consumers can access their TDD service at 1-877-730-4204.

Upon receipt of your credit report, we recommend that you review it carefully for any suspicious activity.

You can also obtain more information from the Federal Trade Commission (FTC) about identity theft and ways to protect yourself. The FTC has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft. In addition, please see the attached information that may be helpful based on the particular state in which you reside.

What if I want to speak to Patten Title regarding this Matter?

Representatives are available for 90 days from the date of this letter to assist you with questions regarding this Matter, between the hours of 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday, excluding holidays. Please call the help line at 1-833-456-1796 and supply the fraud specialist with your unique code listed above.

While representatives should be able to provide thorough assistance and answer most of your questions, you may still feel the need to speak to Patten Title regarding this Matter. If so, please call 713-621-5808 from 9 am to 5 pm Central Time, Monday through Friday.

We apologize for any inconvenience.

Sincerely,

Patten Title
4265 San Felipe St.
Suite 400
Houston, TX 77027

Additional Important Information

For residents of Hawaii, Michigan, Missouri, Virginia, Vermont, and North Carolina: It is recommended by state law that you remain vigilant for incidents of fraud and identity theft by reviewing credit card account statements and monitoring your credit report for unauthorized activity.

For residents of Illinois, Iowa, Maryland, Missouri, North Carolina, Oregon, and West Virginia:

It is required by state laws to inform you that you may obtain a copy of your credit report, free of charge, whether or not you suspect any unauthorized activity on your account. You may obtain a free copy of your credit report by contacting any one or more of the following national consumer reporting agencies:

Equifax

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 22104
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion

P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

You may also 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.

For residents of Iowa: State law advises you to report any suspected identity theft to law enforcement or to the Attorney General.

For residents of Oregon: State laws advise you to report any suspected identity theft to law enforcement, as well as the Federal Trade Commission.

For residents of Maryland, North Carolina, and Illinois:

You can obtain information from the Maryland and North Carolina Offices of the Attorneys General and the Federal Trade Commission about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

Maryland Office of the Attorney General Consumer Protection Division 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.oag.state.md.us	North Carolina Office of the Attorney General Consumer Protection Division 9001 Mail Service Center Raleigh, NC 27699-9001 1-877-566-7226 www.ncdoj.com	Oregon Office of the Attorney General Oregon Department of Justice 1162 Court St. NE Salem, OR 97301-4096 503-378-4400 https://www.doj.state.or.us/	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, NW Washington, DC 20580 1-877-IDTHEFT (438-4338) www.ftc.gov/bcp/edu/microsites/idtheft
---	--	--	--

Maryland Office of the Attorney General

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

North Carolina Office of the Attorney General

Consumer Protection Division
9001 Mail Service Center
Raleigh, NC 27699-9001
1-877-566-7226
www.ncdoj.com

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft

For residents of Massachusetts: State law requires you be informed of your right to obtain a police report if you are a victim of identity theft.

For residents of Rhode Island:

You can obtain information from the Rhode Island Office of the Attorneys General about fraud alerts, security freezes, and steps you can take toward preventing identity theft.

RI Office of the Attorney General

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

For residents of all states:

Fraud Alerts: You can place fraud alerts with the three credit bureaus at one of the three major credit bureaus by phone and also via Experian's or Equifax's website. A fraud alert tells creditors to follow certain procedures, including contacting you, before they open any new accounts or change your existing accounts. For that reason, placing a fraud alert can protect you, but also may delay you when you seek to obtain credit. The contact information for all three credit bureaus is below:

Monitoring: You should always remain vigilant and monitor your accounts for suspicious or unusual activity.

Security Freeze: You also have the right to place a security freeze on your credit report at no cost to you. 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 need to make a request to each consumer reporting agency. You may make that request by certified mail, overnight mail, or regular stamped mail, or by following the instructions found at the websites listed below. 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 five 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, display your name and current mailing address, and the date of issue.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

[https://www.freeze.equifax.com/Freeze/jsp/SFF_](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

[PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

<https://www.experian.com/freeze/center.html>

TransUnion (FVAD)

P.O. Box 2000

Chester, PA 19016

<https://freeze.transunion.com>

More information can also be obtained by contacting the Federal Trade Commission listed above.