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July 25, 2025

VIA ONLINE SUBMISSION:

Attorney General Mike Hilgers
Office of the Attorney General
Consumer Affairs Response Team
2115 State Capital
Lincoln, NE 68509
Tel: 402-471-2683

Re: Notification of Data Security Incident

Dear Attorney General Hilgers:

Constangy, Brooks, Smith & Prophete, LLP represents Union Home Mortgage Corp. (UHM) located at 8241 Dow Circle West, Strongsville, Ohio 44136 in conjunction with their response to a recent data event involving information for Nebraska residents. The purpose of this letter is to notify you of the incident in accordance with Nebraska's data breach notification statute. UHM does not waive any rights or defenses under Nebraska law or personal jurisdiction.

1. Nature of the Security Incident

On June 25, 2025, UHM discovered suspicious activity within its network and immediately initiated an investigation of the matter. It engaged independent cybersecurity experts to assist with the process. As a result of the investigation, we determined that certain files may have been acquired without authorization. By June 29, 2025, the investigation revealed that certain employee files were affected, each of whom is in the process of being notified about the incident. UHM is still involved in a comprehensive review to determine the specific information present in the files, including nonpublic information, and any customers potentially impacted.

2. Number of Affected Nebraska Residents & Information Involved

The incident involved information for approximately three Nebraska residents. The information involved in the incident for Nebraska residents may have included names and Social Security numbers, home address, dates of birth, driver's license/state ID numbers, and/or passport numbers.

3. Notification to Affected Individuals

On July 25, 2025, UHM notified Nebraska residents by email. The notification email provides resources and steps individuals can take to help protect their information. The notification email also offers the opportunity to enroll in complimentary 24-months credit monitoring services and proactive fraud assistance to help with any questions individuals may have. A sample notification email is enclosed.

4. Measures Taken to Address the Incident

Upon discovering this incident, UHM conducted an immediate and comprehensive investigation to confirm the scope of the event to secure its network and to notify affected individuals. UHM established a toll-free call center to answer questions about the incident and to address related concerns. UHM continues to review policies and procedures and so it can implement additional measures as appropriate.

5. Contact Information

If you have any questions or need additional information regarding this incident, please do not hesitate to contact me at msachs@constangy.com or 267.219.8332.

Sincerely,

A handwritten signature in blue ink that reads "Melissa J. Sachs".

Melissa J. Sachs
Partner, Constangy Cyber Team

Encl.: Sample Notification Email

Bill Cosgrove

From: Bill Cosgrove
Sent: Friday, July 25, 2025 11:26 AM
Subject: Notice of Data Security Incident

Partner,

I am writing to inform you of a recent data security incident that may have affected your personal information. Union Home Mortgage Corp. ("UHM") takes the privacy and security of all information within its possession very seriously. Please read this letter carefully as it contains information regarding the incident and steps that you can take to help protect your personal information, should you feel it appropriate to do so, although at this time there is no indication that your information has been misused in relation to the incident.

What Happened. On June 25, 2025, we discovered suspicious activity within our network and immediately initiated an investigation of the matter. We engaged independent cybersecurity experts to assist with the process. As a result of the investigation, we determined that certain files may have been acquired without authorization. We undertook a comprehensive review of those files and on July 18, 2025, learned that some of your personal information was contained within the potentially affected data which is the reason for this notification. Please note that we have no evidence of the misuse, or attempted misuse, of any potentially impacted information.

What Information Was Involved. The information involved may have included your name, Social Security number, home address, date of birth, driver's license/state ID, and/or passport.

What We Are Doing. As soon as we discovered this incident, we took the steps described above and implemented measures to enhance security and minimize the risk of a similar incident occurring in the future. We also notified the Federal Bureau of Investigation and will provide whatever cooperation is necessary to hold the perpetrators accountable. We are also providing you with access to credit monitoring services at no charge. These services provide you with alerts for 24 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.

What You Can Do. You can follow the recommendations on the following page to help protect your personal information. You can enroll in the complimentary TransUnion services.

How Do You 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: **CYBIG072225E**. 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. 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.

For More Information. Further information about how to protect your personal information appears on the following page. If you have questions or need assistance, please call 888-505-6812 Monday through Friday from 8:30 a.m. to 4:30 p.m. Eastern Standard Time. We take your trust in us and this matter very seriously. Please accept our sincere apologies for any worry or inconvenience this may cause.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Cosgrove", with a stylized, flowing script.

Bill Cosgrove, CEO
Union Home Mortgage Corp.
8241 Dow Circle West
Strongsville, Ohio 44136

Steps You Can Take to Help Protect Your Personal 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 (the "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 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 2000
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 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
877-438-4338

Maryland Attorney General
200 St. Paul Place
Baltimore, MD 21202
www.marylandattorneygeneral.gov/Pages/CPD
888-743-0023

Oregon Attorney General
1162 Court St., NE
Salem, OR 97301
www.doj.state.or.us/consumer-protection
877-877-9392

California Attorney General
1300 I Street
Sacramento, CA 95814
www.oag.ca.gov/privacy
800-952-5225

New York Attorney General
The Capitol
Albany, NY 12224
800-771-7755
ag.ny.gov

Rhode Island Attorney General
150 South Main Street
Providence, RI 02903
www.riag.ri.gov
401-274-4400

Iowa Attorney General
1305 E. Walnut Street
Des Moines, Iowa 50319
www.iowaattorneygeneral.gov
888-777-4590

NY Bureau of Internet and Technology
28 Liberty Street
New York, NY 10005
www.dos.ny.gov/consumerprotection/
212.416.8433

Washington D.C. Attorney General
400 S 6th Street, NW
Washington, DC 20001
oag.dc.gov/consumer-protection
202-442-9828

Kentucky Attorney General
700 Capitol Avenue, Suite 118
Frankfort, Kentucky 40601
www.ag.ky.gov
502-696-5300

NC Attorney General
9001 Mail Service Center
Raleigh, NC 27699
ncdoj.gov/protectingconsumers/
877-566-7226

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 www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

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MORTGAGE



