

EXHIBIT A



FIRST HOME
MORTGAGE

<<First Name>> <<Last Name>>
<<Address 1>>
<<City>>, <<State>> <<Zip>>

April 2, 2025

NOTICE OF SECURITY INCIDENT

Dear <<First Name>> <<Last Name>>:

First Home Mortgage Corporation (“FHMC”) writes to inform you of an event that may affect the privacy of some of your personal information. Although FHMC is unaware of any identity theft or fraud in relation to the event, we are providing you with information about the event, our response, and resources available to help you better protect your information, should you feel it is appropriate to do so.

What Happened. On January 14, 2025, we became aware of suspicious activity related to an employee’s email account. We promptly took steps to secure our email tenant and initiated an investigation with the assistance of third-party forensic specialists to determine the nature and scope of the activity. The investigation determined that between November 1, 2024 and January 14, 2025, certain emails were accessed by an unknown actor. As such, we completed a comprehensive review of the affected emails to identify any personal information contained therein and to whom that information relates. We completed this review on March 6, 2025, and confirmed that certain information related to you was present in the affected emails.

What Information Was Involved. The review determined your name and financial account information was present in the affected emails. While FHMC is unaware of any actual or attempted misuse of your personal information as a result of this event, we are providing you with this notice out of an abundance of caution.

What We Are Doing. The confidentiality, privacy, and security of personal information within our care are among our highest priorities. Upon becoming aware of this event, we secured the email tenant, investigated what happened, and reviewed the contents of the affected emails to identify any individuals that may have been impacted. As part of our ongoing commitment to the privacy of information in our care, we are implementing additional security measures to further protect against similar events occurring in the future.

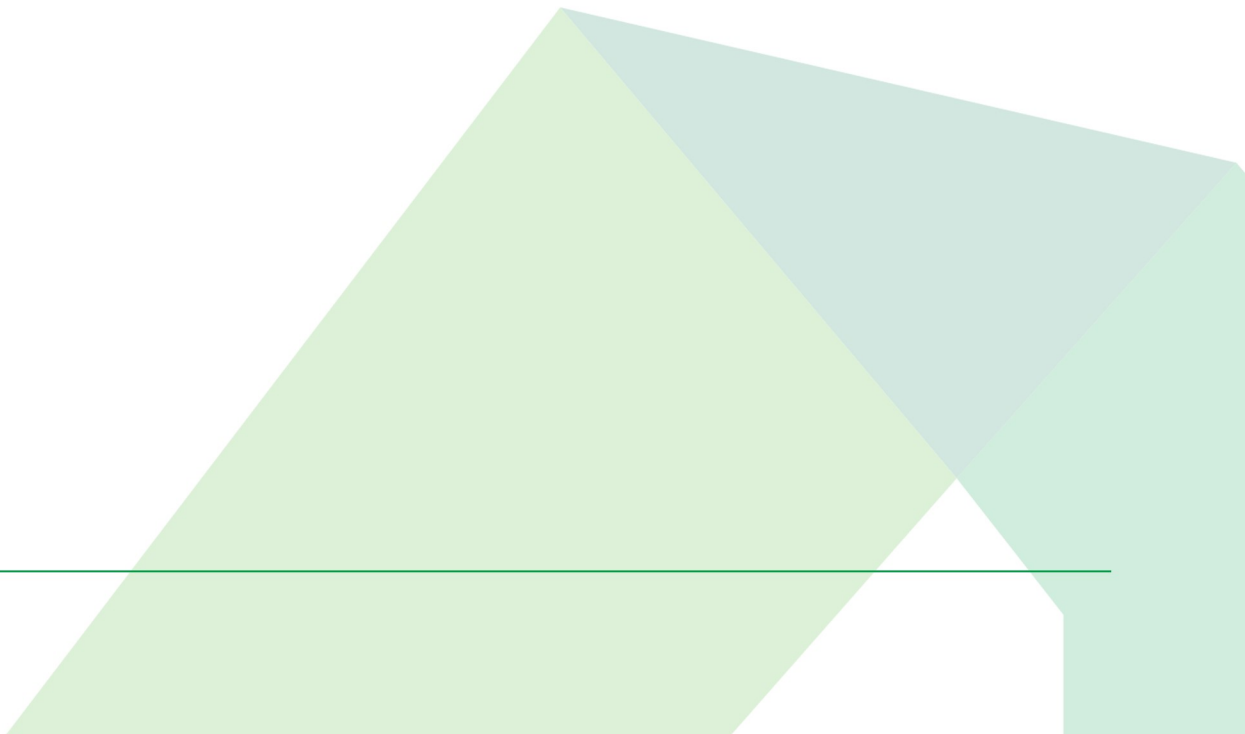
As an added precaution, FHMC is offering you credit monitoring and identity theft protection services for twenty-four (24) months through Experian, at no cost to you. Please note that you will not be automatically enrolled in these services. We encourage you to enroll in these services as we are not able to do so on your behalf. You can find information on how to enroll in these services in the enclosed *Steps You Can Take to Help Protect Your Personal Information*.

What You Can Do. FHMC encourages you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and by monitoring your free credit reports for suspicious activity and to detect errors over the next twelve (12) to twenty-four (24) months. You should notify your bank or credit card company of any errors or suspicious activity. We also encourage you to review the information in the enclosed *Steps You Can Take to Help Protect Your Personal Information*. There, you will find additional information about the complimentary credit monitoring services and how to enroll.

For More Information. We understand you may have questions about this event that are not addressed in this letter. To ensure your questions are answered in a timely manner, please contact us at (410) 933-3100. You may also write to us at 6211 Greenleigh Avenue, Suite 300, Baltimore, MD 21220.

Sincerely,

Heidi Ford
Chief Operating Officer
First Home Mortgage Corporation



STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

Enroll in Credit Monitoring

To help protect your identity, we are offering complimentary access to Experian IdentityWorksSM for twenty-four (24) 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 twenty-four (24) 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 24-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: **June 30, 2025** (Your code will not work after this date.)
- Visit the Experian IdentityWorks website to enroll: <https://www.experianidworks.com/credit>
- Provide your activation code: **[Activation Code]**

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at (833) 931-7577 by June 30, 2025. Be prepared to provide engagement number B124327 as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING YOUR 24-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 ExtendCARETM: 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.

Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order your free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. You may also directly contact the three major credit reporting bureaus listed below to request a free copy of your credit report.

Consumers have the right to place an initial or extended “fraud alert” on a credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should you wish to place a fraud alert, please contact any one of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a “credit freeze” on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer’s express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a credit freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, you cannot be charged to place or lift a credit freeze on your credit report. To request a credit freeze, you will need to provide the following information:

1. Full name (including middle initial, as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver’s license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if you are a victim of identity theft.

Should you wish to place a fraud alert or a credit freeze, please contact the three major credit reporting bureaus listed below:

Equifax	Experian	TransUnion
https://www.equifax.com/personal/credit-report-services/	https://www.experian.com/help/	https://www.transunion.com/data-breach-help
1-888-298-0045	1-888-397-3742	1- 833-799-5355
Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 2000, Chester, PA 19016
Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788	Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013	TransUnion, P.O. Box 160, Woodlyn, PA 19094

Additional Information

Under Massachusetts law, you have the right to obtain any police report filed regarding this event. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or your state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, DC 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. You can obtain further information on how to file such a complaint by way of the contact information listed above. You have the right to file a police report if you ever experience identity theft or fraud. Please note that to file a report with law enforcement for identity theft, you will likely need to provide some proof that you have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and your state Attorney General. This notice has not been delayed by law enforcement.

For Maryland residents, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and <https://www.marylandattorneygeneral.gov/>. FHMC can be contacted at 6211 Greenleigh Avenue, Suite 300, Baltimore, MD 21220.