

**OSC**

INSURANCE SERVICES

P.O Box 989728

West Sacramento, CA 95798-9728

To Enroll, Please Call:

(833) 764-2897

Or Visit:

<https://response.idx.us/OSCnorthern>

Enrollment Code: &lt;&lt;Enrollment Code&gt;&gt;

&lt;&lt;First Name&gt;&gt;

&lt;&lt;Address1&gt;&gt;

&lt;&lt;Address2&gt;&gt;

&lt;&lt;City&gt;&gt;, &lt;&lt;State&gt;&gt; &lt;&lt;Zipcode&gt;&gt;

September 14, 2022

**Notice of Data Breach**

Dear &lt;&lt;First Name&gt;&gt;:

Overby-Seawell Company (“OSC”) writes to notify you of an incident that impacted some of your information. OSC—which has supported financial institutions in diverse ways since 1987—is a vendor who provides property insurance validation services for a variety of banks and lenders throughout the marketplace, including to The Northern Trust Company in connection with certain Northern Trust issued mortgage loans. To perform these services, OSC receives, via a secure portal, certain information related to a mortgage on which you are the borrower or co-borrower. This letter includes relevant details of the incident, our response (including our efforts to mitigate the impact), and steps you may consider taking to help protect personal information.

**What Happened?** On July 5, 2022, OSC discovered suspicious activity on certain OSC computer systems. We immediately launched an investigation, with the assistance of third-party forensic specialists, to determine the nature and scope of the activity, and to secure our systems. Our investigation determined that there was unauthorized access to certain of OSC’s servers beginning on May 26, 2022. We learned on July 11, 2022 that some information related to our customers had been stolen from the OSC systems, and began the process of identifying which customers’ information was impacted. To date, OSC has seen no evidence of misuse of any information related to this incident. OSC has not experienced any further unauthorized access since re-securing its systems following discovery of this incident. This incident was limited to OSC’s system and did not impact the systems of our customers or their clients.

**What Information Was Involved?** OSC determined that the following information related to you was present within the impacted files: first name, last name, address, and loan number. The impacted information does not include social security numbers, tax identification numbers, or account access information such as passwords, passcodes, or PIN numbers.

**What We Are Doing.** Upon discovery, OSC immediately commenced an investigation and engaged third-party forensic specialists to confirm the nature and scope of the incident, and we continue to monitor our systems’ security. We reported this incident to federal law enforcement and are cooperating and assisting in their ongoing investigation. We are taking steps to enhance our network security, implement additional safeguards and review policies and procedures relating to data privacy and security. OSC has not identified any misuse of the data stolen during the incident and has continued to monitor for any evidence of misuse.

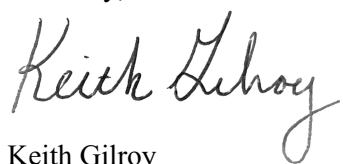
**What You Can Do.** It is important to remain vigilant and monitor financial account statements and credit reports over the next 12 to 24 months for errors and signs of fraud or identity theft, and immediately report any suspicious activity to your financial institution or credit card issuer. Information on how to contact the three nationwide credit reporting agencies and request a credit report free of charge is below.

In addition, OSC is offering all affected individuals **2 years of free** IDX credit monitoring and identity theft protection service. This service will be provided at no cost to individuals. Instructions for enrolling in this service are enclosed with this letter. Individuals also have the right under the federal Fair Credit Reporting Act to ask nationwide consumer agencies to place fraud alerts and security freezes on their credit files. For more information regarding consumer rights under the Fair Credit Reporting Act, please visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). Please review the enclosed *Steps You Can Take to Help Protect Personal Information* for additional details on how to take steps to protect personal information, should you feel it is necessary to do so.

**For More Information.** We understand that you may have questions about this incident that are not addressed in this letter. To ensure your questions are answered in a timely manner, please call (833) 764-2897, Monday through Friday, from 9:00 a.m. to 9:00 p.m. Eastern Time or go to <https://response.idx.us/OSCnorthern>. Additionally, you can write to us at Overby-Seawell Company, Attention: Incident Response, 3550 George Busbee Parkway NW, Kennesaw, GA 30144.

We sincerely regret any inconvenience or concern this incident may cause you.

Sincerely,

A handwritten signature in cursive script that reads "Keith Gilroy". The signature is written in black ink and is positioned above the printed name and title.

Keith Gilroy  
Division President  
Overby-Seawell Company

## STEPS YOU CAN TAKE TO HELP PROTECT PERSONAL INFORMATION

### Credit Monitoring Enrollment Instructions.

- 1. Website and Enrollment.** Go to <https://response.idx.us/OSCnortthern> and follow the instructions for enrollment using your Enrollment Code provided at the top of the letter. Please note the deadline to enroll is December 14, 2022.
- 2. Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.
- 3. Telephone.** Contact IDX at (833) 764-2897 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

### Monitor Your Credit Reports

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](http://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 1-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 security 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 credit freeze, please contact the three major credit reporting bureaus listed below:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<a href="https://www.equifax.com/personal/credit-report-services/">https://www.equifax.com/personal/credit-report-services/</a>	<a href="https://www.experian.com/help/">https://www.experian.com/help/</a>	<a href="https://www.transunion.com/credit-help">https://www.transunion.com/credit-help</a>
1-888-298-0045	1-888-397-3742	1-833-395-6938
Equifax Fraud Alert P.O. Box 105069 Atlanta, GA 30348-5069	Experian Fraud Alert P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Alert 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 Credit Freeze P.O. Box 160 Woodlyn, PA 19094

## Additional Information

You may further educate yourself regarding identity theft, fraud alerts, credit freezes, and the steps you can take to protect 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](http://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 in order 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 Massachusetts Residents*, Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, DC 20001; 202-727-3400; and [oag@dc.gov](mailto:oag@dc.gov).

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-528-8662 or 1-888-743-0023; and [www.oag.state.md.us](http://www.oag.state.md.us).

*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 bureaus 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 violator. 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 [www.consumerfinance.gov/f/201504\\_cfpb\\_summary\\_your-rights-under-fcra.pdf](http://www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf), or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents*, the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or <https://ag.ny.gov/>.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and [www.ncdoj.gov](http://www.ncdoj.gov).

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; [www.riag.ri.gov](http://www.riag.ri.gov); and 1-401-274-4400. Under Rhode Island law, you have the right to obtain any police report filed in regard to this incident. There are 7 Rhode Island residents impacted.