



Secure Processing Center
P.O. Box 989728
West Sacramento, CA 95798-9728

Enrollment Code: <<ENROLLMENT>>

Enrollment Deadline: June 18, 2026

To Enroll, Scan the QR Code Below:



Or Visit:

<https://app.idx.us/account-creation/protect>

<<First Name>> <<Middle Name>> <<Last Name>>

<<Address1>>

<<Address2>>

<<City>>, <<State>> <<Zip>>

<<Country>>

March 18, 2026

Subject: Notice of <<Variable Text 1: Data Breach or Data Security Incident>>

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

Charlottesville Settlement Company along with its affiliated settlement companies, Shenandoah Settlement Services, LLC (now trading as High Crest Settlement) and Freedom Settlement Services, LLC (formerly trading as Seven Hills Settlement) (collectively referred to as "CSC"), write to inform you of a recent data security incident that may have affected your personal information. We take the privacy and security of all information within our possession very seriously. Please read this letter carefully as it contains information regarding the event and steps that you can take to help protect your personal information.

What Happened? On or about September 4, 2025, CSC observed unusual activity within our network environment. Upon discovering this activity, we promptly took steps to secure our environment and engaged external cybersecurity experts to conduct an investigation to determine what happened and whether any data within our environment may have been impacted. Through that investigation, we learned of information suggesting that an unknown actor gained unauthorized access to our network on September 2, 2025 and potentially accessed and acquired certain files, some of which may have contained personal information. CSC then undertook a comprehensive review of the potentially impacted data and determined on March 10, 2026 that your personal information may have been involved. We then worked to verify the affected information and mailing addresses for impacted individuals to ensure we had the most up to date contact information. Please note, CSC has no evidence of the misuse or attempted misuse of any accessible information.

What Information Was Involved? We believe that the information involved in this incident may have included your name along with your <<Variable Text 2: Data Elements>>.

What We Are Doing. As soon as we discovered this incident, we launched an investigation and took steps to secure our email environment, including implementing enhanced security measures to help prevent a similar incident from occurring in the future.

In addition, CSC is offering you the opportunity to enroll in complimentary credit monitoring and identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: <<12/24>> months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. To enroll, please go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code <<ENROLLMENT>> or call 1-888-201-4078. The deadline to enroll in these services is **June 18, 2026**.

What You Can Do. We encourage you to enroll in the complimentary credit protection services we are offering. With this protection, IDX can help you resolve issues if your identity is compromised. Please also review the guidance at the end of this letter which includes additional resources you may utilize to help protect your information.

For More Information. If you have any questions regarding this incident or need assistance, IDX representatives are available for 90 days from the date of this letter between 9:00 am to 9:00 pm Eastern Time, Monday through Friday, excluding major U.S. holidays. If you have any questions, please call 1-888-201-4078. IDX representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information.

Sincerely,

Charlottesville Settlement Company
941 Glenwood Station Ln Suite 101
Charlottesville, Virginia 22901

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
1-833-799-5355
www.transunion.com/get-credit-report

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. You cannot be charged to remove a fraud alert. Additional information is available at www.annualcreditreport.com. For TransUnion: www.transunion.com/fraud-alerts.

Credit Freeze: You have the right to put a credit 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 credit freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a credit freeze may interfere with or delay your ability to obtain credit. You must separately place a credit freeze on your credit file with each credit reporting agency. In order to place a credit 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. You cannot be charged to lift a credit freeze. For TransUnion: www.transunion.com/credit-freeze.

Additional Free Resources: You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, credit 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
<https://consumer.ftc.gov>
877-438-4338

Maryland Attorney General

200 St. Paul Place
Baltimore, MD 21202
<https://oag.maryland.gov>
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
<https://ag.ny.gov>
800-771-7755

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
<https://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

North Carolina Attorney General

9001 Mail Service Center
Raleigh, NC 27699
<https://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.