

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

Kuhn, et al. v. Nations Direct Mortgage, LLC

Case No. 24CA115

Circuit Court for Walton County, Florida

**IF YOUR PRIVATE INFORMATION WAS COMPROMISED IN THE
DECEMBER 2023 NATIONS DIRECT MORTGAGE DATA BREACH
INCIDENT, A PROPOSED CLASS ACTION SETTLEMENT MAY AFFECT
YOUR RIGHTS.**

A court has authorized this notice. This is not a solicitation from a lawyer.

You are not being sued.

Please read this Notice carefully and completely.

- A Settlement has been reached with Nations Direct Mortgage, LLC (“NDM” or “Defendant”) in a class action lawsuit. This case is about the targeted cyberattack on NDM's computer systems that occurred in December 2023 (the “Data Breach Incident”). Certain files that contained private information were accessed. These files may have contained personal information such as names; addresses; phone numbers; email addresses; dates of birth; and Social Security numbers.
- The lawsuit is called *Kuhn, et al. v. Nations Direct Mortgage, LLC*, Case No. 24CA115. It is pending in the Circuit Court for Walton County, Florida (the “Litigation”).
- NDM denies that it did anything wrong, and the Court has not decided who is right.
- The parties have agreed to settle the lawsuit (the “Settlement”) to avoid the costs and risks, disruptions, and uncertainties of continuing the Litigation.
- NDM's records indicate that you are a Class Member, and entitled to benefits under the Settlement. You may have received a previous notice directly from NDM.
- Your rights are affected whether you act or don't act. ***Please read this Notice carefully and completely.***

SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT		DEADLINE
SUBMIT A CLAIM	<p>The only way to receive benefits from this Settlement is by submitting a valid and timely Claim Form.</p> <p>The fastest way to submit your Claim Form is online at www.NDMSettlement.com. If you prefer, you can download the Claim Form from the Settlement Website and mail it to the Settlement Administrator. You may also call or email the Settlement Administrator to receive a paper copy of the Claim Form.</p>	January 7, 2026
OPT OUT OF THE SETTLEMENT	You can choose to opt out of the Settlement and receive no payment. This option allows you to sue, continue to sue, or be part of another lawsuit against the Defendants related to the legal claims resolved by this Settlement. You can hire your own lawyer at your own expense.	December 23, 2025
OBJECT TO THE SETTLEMENT AND/OR ATTEND A HEARING	If you do not opt out of the Settlement, you may object to it by writing to the Court about why you don't like the Settlement. You may also ask the Court for permission to speak about your objection at the Final Approval Hearing. If you object, you may also file a claim for Settlement benefits.	December 23, 2025
DO NOTHING	Unless you opt out of the Settlement, you are automatically part of the Settlement. If you do nothing, you will not receive benefits from this Settlement and you will give up the right to sue, continue to sue, or be part of another lawsuit against the Defendant related to the legal claims resolved by this Settlement.	No Deadline

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement.

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Basic Information

1. Why was this Notice issued?

The Circuit Court for Walton County, Florida, authorized this Notice. You have a right to know about the proposed Settlement of this class action lawsuit, and about all of your options, before the Court decides whether to grant final approval of the Settlement. This Notice explains the lawsuit, your legal rights, what benefits are available, and who can receive them.

The lawsuit is called *Kuhn, et al. v. Nations Direct Mortgage, LLC*, Case No. 24CA115. It is pending in the Circuit Court for Walton County, Florida. The people that filed this lawsuit are called the “Plaintiffs” (or “Class Representatives”) and the company they sued, Nations Direct Mortgage, LLC, is called the “Defendant.”

2. What is this lawsuit about?

This lawsuit alleges that during the December 2023, targeted cyberattack on NDM's computer systems, certain files that contained private information were accessed. These files may have contained personal information such as names; addresses; phone numbers; email addresses; dates of birth; and Social Security numbers.

3. What is a class action?

In a class action, one or more individuals sue on behalf of other people with similar claims. These individuals are called the “Plaintiffs” or “Class Representatives.” Together, the people included in the class action are called a “Class” or “Class Members.” One court resolves the lawsuit for all Class Members, except for those who opt out from the settlement. In this Settlement, the Class Representatives are Jason Kuhn, Danny Allen, and Harry Medina. Everyone included in this Action are the Class Members.

4. Why is there a Settlement?

The Court did not decide whether the Plaintiffs or the Defendant are right. Both sides have agreed to a Settlement to avoid the costs and risks of a trial, and to allow the Class Members to receive benefits from the Settlement. The Plaintiffs and their attorneys think the Settlement is best for all Class Members.

Who is in the Settlement?

5. Who is included in the Settlement?

You are part of the Class if:

- (1) you live in the United States; **and**
- (2) NDM notified you that your private information was affected by the Data Breach Incident.

California residents are **also** part of the California Subclass, and can claim an additional benefit.

Affected NDM employees who have an arbitration agreement with NDM are included in the Class. NDM will not enforce those parts of the arbitration agreement that are covered by the Settlement Agreement.

This is a plain language version of how the Court defined the Class. The original version is available in Paragraph 53 of the Settlement Agreement, available at www.NDMSettlement.com

6. Are there exceptions to being included?

Yes. Excluded from the Class are: (1) the Judge in this case, and the Judge's family and staff; (2) anyone who validly excludes themselves from the Settlement; (3) anyone who perpetrated the Data Breach Incident; and (4) government entities.

If you are not sure whether you are a Class Member, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@NDMSettlement.com
- Call toll free, 24/7: 1-(833) 417-4946
- By mail: NDM Data Breach Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799-9958.

You may also view the Settlement Agreement at www.NDMSettlement.com.

The Settlement Benefits

7. What does the Settlement provide?

NDM has agreed to pay for a number of different benefits. If you elected to take advantage of the Credit Monitoring Services offered by NDM, you may claim an additional two years of Credit Monitoring Services. All Class Members may claim one or more **Cash Payments** that apply to them.

Credit Monitoring Services. If you elected to take advantage of the Credit Monitoring Services offered by NDM, you may claim an additional two years of Credit Monitoring Services. This benefit comes with \$1 million in identity theft insurance, and includes:

- real time monitoring of your credit file
- dark web scanning
- public records monitoring

If anything suspicious happens, you will be able to talk to a fraud resolution agent to help fix any problems.

Documented Losses. If you incurred actual, documented out-of-pocket losses due to the Data Breach Incident, you can get back up to **\$2,750.00**. The losses must have occurred between December 30, 2023, and January 7, 2026.

This benefit covers out-of-pocket expenses like:

- losses because of identity theft or fraud
- bank or credit card fees and charges
- postage to contact banks by mail

Fees for credit reports and credit monitoring are also covered **if** they were purchased after March 6, 2024.

You need to send proof, like bank statements or receipts, to show how much you spent or lost. You can also send notes or papers you made yourself to explain or support other proof, but those notes or papers alone are not enough to make a valid claim.

Cash Payment for Lost Time. Documented Losses also include a Cash Payment for Lost Time. Class Members who spent time responding to the Data Breach Incident may claim up to two hours, at \$25.00 per hour, for a maximum of **\$50.00**.

You must have spent the time on tasks related to the Data Breach Incident. Some examples include things like:

- changing your passwords
- investigating suspicious activity in your accounts
- researching the Data Breach Incident

Cash Payment to California Subclass. Members of the California Subclass are eligible for a one-time cash payment of **\$75.00**.

If you have questions about these benefits, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@NDMSettlement.com
- Call toll free, 24/7: 1(833) 417-4946
- By mail: NDM Data Breach Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799-9958.

8. What claims am I releasing if I stay in the Class?

If you stay in the class, you won't be able to be part of any other lawsuit against NDM about the issues that this Settlement covers. The "Releases" section of the Settlement Agreement (Section XI) describes the legal claims that you give up if you remain in the Class. The Settlement Agreement is available at www.NDMSettlement.com.

Submitting a Claim Form for a Settlement Payment

9. How do I submit a claim for a Settlement benefit?

The fastest way to submit your Claim Form is online at www.NDMSettlement.com. If you prefer, you can download a printable Claim Form from the website and mail it to the Settlement Administrator at:

NDM Data Breach Incident Settlement
c/o Settlement Administrator
P.O. Box 25226
Santa Ana, CA 92799-9958

You may also contact the Settlement Administrator to request a Claim Form by telephone, toll free, 1(833) 417-4946, by email info@NDMSettlement.com, or by U.S. mail at the address above.

10. Are there any important Settlement payment deadlines?

If you are submitting a Claim Form online, you must do so by **January 7, 2026**. If you are submitting a claim by U.S. mail, the completed and signed Claim Form, including supporting documentation, must be postmarked no later than **January 7, 2026**.

11. When will the Settlement benefits be issued?

The Court will hold a final approval hearing on **January 22, 2026 @ 10:15am Eastern Standard Time (see Question 18)**. If the Court approves the Settlement, there may be appeals. We do not know if appeals will be filed, or how long it will take to resolve them if they are filed.

Settlement payments will be distributed if the Court grants final approval, and after any appeals are resolved.

The Lawyers Representing You

12. Do I have a lawyer in the case?

Yes, the Court has appointed attorneys Manuel Hiraldo of Hiraldo P.A.; Mona Amini of Kazerouni Law Group, APC; Ra O. Amen of Mason LLP; and Tyler Bean of Siri & Glimstad LLP, to represent you and other Class Members ("Class Counsel").

13. Should I get my own lawyer?

You will not be charged for Class Counsel's services. If you want your own lawyer, you may hire one at your expense.

14. How will Class Counsel be paid?

Class Counsel will ask the court to approve \$225,000.00 as reasonable attorneys' fees and costs of litigation. This amount will be paid by NDM.

Class Counsel will also ask for Service Award payments of \$2,500.00 for each of the Class Representatives. Service Award payments will also be paid by NDM.

Excluding Yourself from the Settlement

15. How do I opt out of the Settlement?

If you do not want to be part of the Settlement, you must formally exclude yourself from the Settlement. This is called a Request for Exclusion, and is sometimes also called “opting out.” If you opt out, you will not receive Settlement benefits or payment. However, you will keep any rights you may have to sue NDM on your own about the legal issues in this case.

If you exclude yourself, you are telling the Court that you do not want to be part of the Settlement. You will not be eligible to receive any Settlement benefits if you exclude yourself.

The deadline to exclude yourself from the Settlement is **December 23, 2025**.

To be valid, your Request for Exclusion must have the following information:

- (1) the name of the Litigation: *Kuhn, et al. v. Nations Direct Mortgage, LLC*, Case No. 24CA115, pending in the Circuit Court for Walton County, Florida;
- (2) your full name, mailing address, telephone number, and email address;
- (3) personal signature; and
- (4) the words “Request for Exclusion” or a clear and similar statement that you do not want to participate in the Settlement.

You may only exclude yourself—not any other person.

Mail your Request for Exclusion to the Settlement Administrator at:

NDM Data Breach Incident Settlement
ATTN: Exclusion Request
P.O. Box 25226
Santa Ana, CA 92799-9958

Your Request for Exclusion must be submitted, postmarked, or emailed by **December 23, 2025**.

Commenting on or Objecting to the Settlement

16. How do I tell the Court if I like or do not like the Settlement?

If you are a Class Member and do not like part or all of the Settlement, you can object to it. Objecting means telling the Court your reasons for why you think the Court should not approve the Settlement. The Court will consider your views.

You cannot object if you have excluded yourself from the Settlement (**see Question 15**)

You must provide the following information for the Court to consider your objection:

- (1) the name of the Litigation: *Kuhn, et al. v. Nations Direct Mortgage, LLC*, Case No. 24CA115, pending in the Circuit Court for Walton County, Florida;

- (2) your full name, mailing address, telephone number, and email address;
- (3) a clear description of all the reasons you object; include any legal support, such as documents, you may have for your objection;
- (4) if you have hired your own lawyer to represent you at the Final Approval Hearing, provide their name and telephone number;
- (5) if you or your lawyer have objected in any other cases in the past five years, list the names, courts, the orders ruling on your objections, and civil action numbers for each of those cases;
- (6) whether or not you or your lawyer would like to speak at the Final Approval Hearing;
- (7) if you plan on calling witnesses or submitting documents at the Final Approval Hearing, provide a full list of both;
- (8) your signature (if you have hired your own lawyer, your lawyer's signature is not sufficient).

For your objection to be valid, it must meet each of these requirements.

To be considered by the Court, you must file your complete objection with the Clerk of Court by **December 23, 2025**. You must also send a copy of the objection to the Settlement Administrator, Class Counsel, and counsel for Defendants.

Clerk of the Court	Settlement Administrator
Clerk of the Court Walton County Courthouse 571 Hwy. 90 East Defuniak Springs, FL 32433	NDM Data Breach Incident Settlement ATTN: Objections P.O. Box 25226 Santa Ana, CA 92799-9958

Class Counsel	Counsel for Defendants
Ra O. Amen MASON LLP 5335 Wisconsin Avenue NW Suite 640 Washington, DC 20015	Christina M. Morgan BUCHALTER 655 West Broadway Suite 1600 San Diego, CA 92101

17. What is the difference between objecting and excluding?

Objecting is telling the Court that you do not like something about the Settlement. You can object to the Settlement only if you do not exclude yourself from the Settlement. Excluding yourself from the Settlement is opting out and stating to the Court that you do not want to be part of the Settlement. If you opt out of the Settlement, you cannot object to it because the Settlement no longer affects you.

The Court's Final Approval Hearing

18. When is the Court's Final Approval Hearing?

The Court will hold a final approval on **January 22, 2026 at 10:15am Eastern Standard Time**, via Zoom.

At the final approval hearing, the Court will decide whether to approve the Settlement. The court will also decide how Class Counsel should be paid, and whether to award Service Award payments to the Class Representatives. The Court will also consider any objections to the Settlement.

If you are a Class Member, you or your lawyer may ask permission to speak at the hearing at your own cost (**See Question 16**).

The date and time of this hearing may change without further notice. Please check **www.NDMSettlement.com** for updates.

19. Do I have to come to the Final Approval Hearing?

No. Class Counsel will answer any questions the Court may have. You may attend at your own expense if you wish, but you do not have to.

If you file an objection, you do not have to come to the Final Approval Hearing to talk about it; the Court will consider it as long as it was filed on time. You may also pay your own lawyer to attend, but you do not have to.

If I Do Nothing

20. What happens if I do nothing at all?

If you do nothing, you will not receive a benefit from this Settlement.

You will also give up the rights described in **Question 8**.

Getting More Information

21. How do I get more information?

This Notice is a summary of the proposed Settlement. The full Settlement Agreement and other related documents are available at the Settlement Website, www.NDMSettlement.com.

If you have additional questions, you can ask for free help any time by contacting the Settlement Administrator at:

- Email: info@NDMSettlement.com
- Call toll free, 24/7: 1(833) 417-4946
- By mail: NDM Data Breach Incident Settlement, c/o Settlement Administrator, P.O. Box 25226, Santa Ana, CA 92799-9958.

You can obtain copies of publicly filed documents by visiting the office of the Clerk of the Court, Walton County Courthouse, 571 Hwy. 90 East, Defuniak Springs, FL 32433.

DO NOT CONTACT THE COURT OR CLERK OF COURT REGARDING THIS SETTLEMENT