

This notice may be supplemented with any new significant facts learned subsequent to its submission. By providing this notice, Mortgage Industry Advisory Corporation (“MIAC”) located at 521 5th Ave, 6th Floor, New York, NY 10175, does not waive any rights or defenses regarding the applicability of Maine law, the applicability of the Maine data event notification statute, or personal jurisdiction.

Nature of the Data Event

On April 6, 2023, MIAC became aware of a cyberattack on its computer systems. MIAC immediately took steps to secure its systems and began an investigation into the nature and scope of the event. Third-party forensic, and other, external specialists were brought in to assist with this process. Through this investigation, MIAC determined that it was the victim of a ransomware attack and that an unauthorized actor accessed and exfiltrated certain files stored on its systems between April 5, 2023, to April 6, 2023. MIAC then undertook a comprehensive review of the affected data to confirm what information was impacted, and notified its impacted clients, who own the data at issue. On August 16, 2023, MIAC determined that information related to Embrace Home Loans was included in the impacted files. MIAC is unaware of any actual or attempted misuse of information as a result of this incident.

The information that could have been subject to unauthorized access includes name, Social Security number, loan number, and property address.

Notice to Maine Residents

On September 5, 2023, MIAC will be providing written notice of this incident to approximately twenty (20) Maine residents at the direction of Embrace Home Loans, the entity that owns the data at issue.

Written notice will be provided in substantially the same form as the letter attached here as *Exhibit A*.

Other Steps Taken and To Be Taken

Upon discovering the event, MIAC moved quickly to investigate and respond to the incident, assess the security of its systems, and identify potentially affected information. Further, MIAC notified federal law enforcement regarding the event. MIAC is also working to implement additional technical safeguards to further increase the security of its environment. MIAC is providing access to credit monitoring services for twelve (12) months through IDX, to individuals whose personal information was affected by this incident, at no cost to these individuals.

Additionally, MIAC is providing impacted individuals with guidance on how to better protect against identity theft and fraud. MIAC is providing individuals with information on how to place a fraud alert and security freeze on one’s credit file, the contact details for the national consumer reporting agencies, information on how to obtain a free credit report, a reminder to remain vigilant for incidents of fraud and identity theft by reviewing account statements and monitoring free credit

reports, and encouragement to contact the Federal Trade Commission, their state Attorney General, and law enforcement to report attempted or actual identity theft and fraud.

MIAC is providing written notice of this incident to relevant state regulators as necessary at the direction of affected data owners.