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May 12, 2022

**VIA Portal**

Attorney General Aaron Frey  
Office of the Attorney General  
Consumer Protection Division  
Security Breach Notification  
111 Sewall Street, 6th Floor  
Augusta, ME 04330

Re: Notice of Data Security Incident

Dear Attorney General Frey:

We represent Marans Newman Tsois & Nazinitsky LLC ("MNT&N"), a transactional real estate law firm located in New York, New York. This letter is being sent because the personal information of certain Maine residents may have been affected by a recent data security incident experienced by MNT&N. The incident may have involved unauthorized access to such residents' name, Social Security number and Financial Account Information.

On September 14, 2021, MNT&N detected a data security incident that disrupted access to certain systems. Upon discovering this, MNT&N immediately initiated an investigation and took steps to secure its network. MNT&N also engaged cybersecurity experts to assist with the investigation and determine whether sensitive information may have been accessed during the incident. As result of this investigation, MNT&N learned that certain data files may have been accessed or acquired during the incident. MNT&N then launched a comprehensive data review project to determine whether those files contained personal information. On or about April 5, 2022, MNT&N completed this project and identified that personal information belonging to certain Maine residents may have been affected. MNT&N then worked diligently to provide notification as quickly as possible, including by updating address information for mailing.

MNT&N notified 2 potentially-affected Maine residents of this incident via the attached sample letter, or a substantially similar version, on May 12, 2022. In so doing, MNT&N offered complimentary identity monitoring and identity theft restoration services through IDX, a global leader in risk mitigation and response. Please contact me should you have any questions.

Sincerely,

/s/ Lindsey Smith

Lindsey Smith of  
LEWIS BRISBOIS BISGAARD & SMITH LLP

Encl: Sample Consumer Notification Letter



P.O. Box 1907  
Suwanee, GA 30024

To Enroll, Please Call:  
1-833-940-2477  
Or Visit:  
<https://app.idx.us/account-creation/protect>  
Enrollment Code: <<XXXXXXXX>>

<<First Name>> <<Last Name>>  
<<Address>> <<Address2>>  
<<City>>, <<State>> <<Zip>>

May 12, 2022

**Re: Notice of Data Security Incident**

Dear <<First Name>> <<Last Name>>,

We are writing to inform you of a data security incident at Marans Newman Tsolis & Nazinitsky LLC (“MNT&N”) that may have impacted your personal information. At MNT&N, we are committed to the privacy and security of all information in our possession. This is why we are writing to notify you of this incident, to offer you complimentary identity monitoring services, and to inform you about steps that can be taken to help safeguard your personal information.

**What Happened:** On September 14, 2021, MNT&N experienced a data security incident that impacted certain systems. Upon discovering this, we immediately launched an investigation with the assistance of a leading independent digital forensics firm to determine what happened and whether personal information had been accessed or acquired without authorization. Through this investigation, we learned that systems and files containing personal information were accessed without authorization during the incident. We then launched a comprehensive review of the contents of data accessed, and on April 5, 2022, we identified some of your information as potentially impacted. Since that time, we have been gathering current mailing addresses so that we could notify potentially affected individuals.

**What Information Was Involved:** The information may have included your <<Variable Data 5: PII Variable Text>>.

**What We Are Doing:** As soon as we discovered this incident, we launched an investigation and took steps to secure our environment, including by implementing enhanced security measures to help prevent a similar incident from occurring in the future. We also notified the Federal Bureau of Investigation and will fully cooperate with any investigation. Additionally, we are providing you with information on steps you can take to help protect your personal information, and offering you identity monitoring and protection services through IDX, a data security and recovery services expert. Your complimentary IDX identity monitoring and protection services include: <<Membership Offer Length>> credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed identity theft recovery services. Additional information about these services is included with this letter. To take advantage of these services, you must follow the instructions in this letter to enroll.

**What You Can Do:** Please read the recommendations included with this letter which you can follow to help protect your personal information. You can also enroll in the complimentary services being offered to you, at no cost. Activation instructions and a description of the services being provided are included with this letter.

**For More Information:** If you have questions or need assistance, please contact 1-833-940-2477, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time, excluding major U.S. holidays. Our representatives are fully versed on this incident and can help answer questions you may have regarding the protection of your information. Please accept our sincere apologies and know that we deeply regret any worry or inconvenience that this may cause you.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard M. Newman". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Richard M. Newman, Esq.  
Member/Partner  
Marans Newman Tsois & Nazinitsky LLC

## Steps You Can Take to 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 (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 <http://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](http://www.equifax.com)

### **Experian**

P.O. Box 9532  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

### **TransUnion**

P.O. Box 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

**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. Additional information is available at <http://www.annualcreditreport.com>.

**Security Freeze:** You have the right to put a security 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 security freeze is designed to prevent potential creditors from accessing your credit report without your consent. As a result, using a security freeze may interfere with or delay your ability to obtain credit. You must separately place a security freeze on your credit file with each credit reporting agency. In order to place a security 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.

**Additional Free Resources:** You can obtain information from the consumer reporting agencies, the FTC, or from your respective state Attorney General about fraud alerts, security 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  
consumer.ftc.gov, and  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)  
1-877-438-4338

### **Maryland Attorney General**

200 St. Paul Place  
Baltimore, MD 21202  
[oag.state.md.us](http://oag.state.md.us)  
1-888-743-0023

### **New York Attorney General**

Bureau of Internet and Technology  
Resources  
28 Liberty Street  
New York, NY 10005  
1-212-416-8433

### **North Carolina Attorney General**

9001 Mail Service Center  
Raleigh, NC 27699  
[ncdoj.gov](http://ncdoj.gov)  
1-877-566-7226

### **Rhode Island Attorney General**

150 South Main Street  
Providence, RI 02903  
<http://www.riag.ri.gov>  
1-401-274-4400

### **Washington D.C. Attorney General**

441 4th Street, NW  
Washington, DC 20001  
[oag.dc.gov](http://oag.dc.gov)  
1-202-727-3400

**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 <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf>.



## <<Membership Offer Length>> Enrollment in IDX Identity Protection

**Website and Enrollment.** Please visit <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code included with this letter. Please note the deadline to enroll is August 12, 2022.

**Activate the credit monitoring** provided as part of your IDX 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.

**Telephone.** Contact IDX at **1-833-940-2477** to speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

**This IDX enrollment will include <<Membership Offer Length>> enrollment into:**

**SINGLE BUREAU CREDIT MONITORING** - Monitoring of credit bureau for changes to the member's credit file such as new credit inquires, new accounts opened, delinquent payments, improvements in the member's credit report, bankruptcies, court judgments and tax liens, new addresses, new employers, and other activities that affect the member's credit record.

**CYBERSCAN™** - Dark Web monitoring of underground websites, chat rooms, and malware, 24/7, to identify trading or selling of personal information like SSNs, bank accounts, email addresses, medical ID numbers, driver's license numbers, passport numbers, credit and debit cards, phone numbers, and other unique identifiers.

**IDENTITY THEFT INSURANCE** - Identity theft insurance will reimburse members for expenses associated with restoring their identity should they become a victim of identity theft. If a member's identity is compromised, the policy provides coverage for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier. Coverage is subject to the terms, limits, and/or exclusions of the policy.

**FULLY-MANAGED IDENTITY RECOVERY** - IDX fully-managed recovery service provides restoration for identity theft issues such as (but not limited to): account creation, criminal identity theft, medical identity theft, account takeover, rental application, tax fraud, benefits fraud, and utility creation. This service includes a complete triage process for affected individuals who report suspicious activity, a personally assigned IDX Specialist to fully manage restoration of each case, and expert guidance for those with questions about identity theft and protective measures.