



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/](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  
1-833-799-5355  
[www.transunion.com/get-credit-report](http://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](http://www.annualcreditreport.com). For TransUnion: [www.transunion.com/fraud-alerts](http://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](http://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](http://www.doj.state.or.us/consumer-protection)  
877-877-9392

**California Attorney General**

1300 I Street  
Sacramento, CA 95814  
[www.oag.ca.gov/privacy](http://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](http://www.riag.ri.gov)  
401-274-4400

**Iowa Attorney General**  
1305 E. Walnut Street  
Des Moines, Iowa 50319  
[www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov)  
888-777-4590

**NY Bureau of Internet and Technology**  
28 Liberty Street  
New York, NY 10005  
[www.dos.ny.gov/consumerprotection/](http://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](http://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](http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf).