



**Office of the
General Counsel**

August 3, 2010

James M. Sack, Esq.
Email: jms@sacklaw.com

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21201

VIA FACSIMILE
(410/576-6566)

Attn: Security Breach Notification
Hugh Williams, Administrator of Identity Theft Program

Dear Mr. Williams:

I serve as Vice President and General Counsel of NVR, Inc. t/a Ryan Homes.

Please accept this letter as the notification required under the Maryland Personal Information Protection Act ("PIPA"), MD Stat. Ann. §14-3504. NVR has become aware that a laptop computer utilized by one of our Sales and Marketing Representatives ("SMR") was stolen from a Model Homes Sales Office. We believe the laptop may have contained personal information about a customer who is a Maryland resident. The laptop is password protected. As of this time, NVR has no knowledge that any personal information has been accessed or misused as a result of this incident.

NVR is notifying the customer of the theft in writing, a copy of the formatted letter is attached. As the letter makes clear, NVR will offer the individual a credit monitoring service for one year at NVR's expense. We have advised the SMR that personal customer data should not be saved or retained on the SMR's laptop going forward.

Please contact me should you have any questions.

Very truly yours,

A handwritten signature in black ink, appearing to be "James M. Sack", written over a horizontal dashed line.

James M. Sack
Vice President and General Counsel

/nlr

cc: Brad Messenger (via email)
Dan Morris (via email)

8270 Greensboro Drive • Suite 810 • McLean, Virginia 22102 • 703-883-0102 • FAX 703-883-0108

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

Re: Potential breach of personal information

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

We are writing to inform you that a laptop containing information about certain Ryan Homes customers was stolen from a Sales Model Office. We believe the laptop may have contained personal information about you, including your name and social security number. The laptop was password protected, but information it contained was not encrypted. The incident was promptly reported to local law enforcement. We want to apologize to you for any inconvenience that this situation may cause.

At this time, we have no evidence that your personal information has been or will be misused. Nonetheless, we want to alert you to the incident and assist you in guarding against possible misuse of your personal information. We are offering you one-year of credit monitoring services, at no cost to you. You are free to select the credit monitoring service. Please send us the invoice showing the amount you paid for the service and we will promptly reimburse you.

You can also request that a fraud alert or security freeze be placed on your credit report by contacting the three credit reporting agencies listed below. A fraud alert puts your creditors on notice that you may be a victim of fraud. A security freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. It should be noted, however, that placing either a fraud alert or security freeze on your credit report may interfere with or delay your ability to obtain credit.

Equifax
1-800-685-1111
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374

Experian
1-888-397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

Trans Union
1-800-916-8800
www.transunion.com
P.O. Box 6790
Fullerton, CA 92834

The following entities can provide information for consumers to help deter and defend against identity theft.

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft

Office of the Attorney General
200 St. Paul Place
Baltimore, MD 21202
www.oag.state.md.us
1-888-743-0023

We apologize again for any inconvenience or concern this situation may cause. We remain committed to maintaining the privacy of personal information as a key priority. If

you have any questions about this incident, or need help in enrolling in the free credit-monitoring program, please call me at (302) 732-9945.

Sincerely,

Brad Messenger
Vice President