

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

United States District Court for the Eastern District of Wisconsin

In Re: Knight Barry Title, Inc. Data Incident Litigation

Case No. 2:24-cv-00211-LA

A Court has authorized this Long Notice (“Notice”). This is not a solicitation from a lawyer.

If You Are an Individual to Whom Defendant Sent Notice of the Data Incident on or Around February 1, 2024, You Are Eligible to Receive a Settlement Benefit from a Class Action Settlement

- A Court authorized this Notice, to those that are eligible to receive settlement benefits from a proposed class action settlement. The Litigation is titled *In Re: Knight Barry Title, Inc. Data Incident Litigation*, Case No. 2:24-cv-00211-LA, and is pending in the United States District Court for the Eastern District of Wisconsin. The people that filed the class action lawsuit are called Plaintiffs and the company they sued is Knight Barry Title, Inc. (KBT or Defendant). KBT denies any wrongdoing whatsoever.

- **Who is a Class Member?**

All individuals to whom Defendant sent notice of the Data Incident on or around February 1, 2024.

The Class specifically excludes: (i) all Persons who timely and validly request exclusion from the Class; (ii) the Judge assigned to evaluate the fairness of this settlement; and (iii) any other Person found by a court of competent jurisdiction to be guilty under criminal law of initiating, causing, aiding or abetting the criminal activity occurrence of the Data Incident or who pleads *nolo contendere* to any such charge.

- Class Members under the Settlement Agreement will be eligible to receive any of the following:

- ❖ **Reimbursement for Out-of-Pocket Losses:** All Class Members who submit a Valid Claim are eligible to receive reimbursement for documented Out-of-Pocket Losses, if fairly traceable to the Data Incident, **up to \$5,000** per individual, subject to an Out-of-Pocket Loss Cap and including necessary supporting documentation;
- ❖ **Pro Rata Cash Payments:** Class Members may, in addition to making a Claim for reimbursement of Out-of-Pocket Losses, elect to receive a cash payment the amount of which will be determined *pro rata* to exhaust the Settlement Fund;

AND

- ❖ **Identity Theft Protection and Credit Monitoring** – All Class Members are eligible to Claim three (3) years of free identity-theft protection and credit monitoring. Class Members must submit a Claim Form before **February 17, 2026** to be provided with this benefit.
- To obtain more information visit **www.KnightBarryDataIncident.com** or call **(833) 630-5406**.

Questions? Go to www.KnightBarryDataIncident.com or call (833) 630-5406

Please read this Notice carefully. Your legal rights will be affected, and you have a choice to make at this time.

	Summary of Legal Rights	Deadline(s)
Submit a Claim Form	The only way to receive a settlement benefit from the settlement.	Submitted or postmarked on or before February 17, 2026 .
Exclude Yourself by Opting Out of the Class	Receive no benefit from the settlement. This is the only option that allows you to keep your right to bring any other lawsuit against KBT relating to the Data Incident.	Mailed and postmarked on or before Friday, January 16, 2026 .
Object to the Settlement and/or Attend the Final Fairness Hearing	You can write the Court about why you agree or disagree with the settlement or the Attorneys' Fees, Costs, and Expenses and/or Service Awards. The Court cannot order a different settlement. You can also ask to speak at the Final Fairness Hearing on Monday, March 2, 2026 at 11:00 a.m. CT in Courtroom 390 of the United States District Court for the Eastern District of Wisconsin located at 517 E. Wisconsin Ave. Milwaukee, WI 53202 , about the fairness of the settlement, with or without your own attorney.	Mailed and postmarked on or before Friday, January 16, 2026 .
Do Nothing	You will not receive any settlement benefit from this class action settlement, but will remain a Class Member and be bound by the releases.	N/A

- Your rights and options as a Class Member – **and the deadlines to exercise your rights** – are explained in this Notice.
- The Court still will have to decide whether to approve the settlement. Settlement benefits will be made available only if the Court approves the settlement and after any possible appeals are resolved.

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Questions? Go to www.KnightBarryDataIncident.com or call (833) 630-5406

BASIC INFORMATION

1. Why is there a Notice?

The Court authorized this Notice because you have a right to know about the settlement, and all of your options, before the Court decides whether to give final approval to the settlement. This Notice explains the nature of the action that is the subject of the settlement, the general terms of the settlement, and your legal rights and options.

The Honorable Lynn Adelman of the United States District Court for the Eastern District of Wisconsin is overseeing this case captioned as *In Re: Knight Barry Title, Inc. Data Incident Litigation*, Case No. 2:24-cv-00211-LA. The people who brought the lawsuit are called the Class Representatives. The company being sued, Knight Barry Title, Inc., is called KBT or Defendant.

2. What is the Litigation about?

The Litigation arises from the alleged compromise of personal identifying information (PII or Private Information) of Plaintiffs and Class Members as a result of a ransomware cyberattack Defendant experienced on or about August 15, 2023(the Data Incident). Plaintiffs and Class Members include current and former clients of Defendant whose Private Information was allegedly compromised in the Data Incident. In response to the Data Incident, Defendant sent a Notice Letter informing affected individuals that their PII may have been compromised.

KBT denies any wrongdoing whatsoever. No court or other judicial body has made any judgment or other determination that KBT has done anything wrong.

3. Why is this a class action?

In a class action, one or more people called “Plaintiffs” or “Class Representatives” sue on behalf of all people who have similar claims. Together, all of these people are called a “Class,” and the individuals are called “Class Members.” One court resolves the issues for all Class Members, except for those who exclude themselves from the Class.

4. Why is there a settlement?

The Court has not decided in favor of the Class Representatives or KBT. Instead, both sides agreed to the settlement. The settlement avoids the cost and risk of a trial and related appeals, while providing benefits to Class Members. The Class Representatives appointed to represent the Class, and the attorneys for the Class, Class Counsel, think the settlement is best for all Class Members.

WHO IS IN THE SETTLEMENT?

5. How do I know if I am part of the settlement?

You are affected by the settlement and potentially a Class Member if you are an individual to whom Defendant sent notice of the Data Incident on or around February 1, 2024.

The Class specifically excludes: (i) all Persons who timely and validly request exclusion from the Class; (ii) the Judge assigned to evaluate the fairness of this settlement; and (iii) any other Person found by a court of competent jurisdiction to be guilty under criminal law of initiating, causing, aiding or abetting the criminal activity occurrence of the Data Incident or who pleads *nolo contendere* to any such charge.

Questions? Go to www.KnightBarryDataIncident.com or call (833) 630-5406

6. What if I am not sure whether I am included in the settlement?

If you are not sure whether you are included in the settlement, you may call **(833) 630-5406** with questions. You may also write with questions to:

In Re: Knight Barry Title, Inc. Data Incident Litigation
c/o Kroll Settlement Administration LLC
P.O. Box 5324
New York, NY 10150-5324

THE SETTLEMENT BENEFITS—WHAT YOU GET IF YOU QUALIFY

7. What does the settlement provide?

The settlement provides the following settlement benefits available to Class Members who submit Valid Claims: (a) Reimbursement of Out-of-Pocket Losses up to \$5,000 per individual, subject to an Out-of-Pocket Loss Cap; (b) *Pro Rata* Cash Payment; and (c) Identity Theft Protection and Credit Monitoring for three (3) years of free identity-theft protection and credit monitoring.

8. What settlement benefits are available under the settlement?

Class Members that submit a valid and timely Claim Form may select any of the following settlement benefits:

a. Reimbursement for Out-of-Pocket Losses – All Class Members who submit a Valid Claim are eligible to receive reimbursement for documented Out-of-Pocket Losses, if fairly traceable to the Data Incident, up to \$5,000 per individual, subject to Out-of-Pocket Loss Cap, and including necessary supporting documentation:

- Out-of-Pocket Losses are unreimbursed costs or expenditures incurred by a Class Member in responding to notice of the Data Incident. Out-of-Pocket Losses may include, without limitation, the following: (1) costs incurred on or after August 15, 2023, associated with accessing or freezing/unfreezing credit reports with any credit reporting agency; (2) other miscellaneous expenses incurred related to any Out-of-Pocket Loss such as notary, fax, postage, copying, mileage, and long-distance telephone charges; (3) credit monitoring or other mitigative costs that were incurred on or after August 15, 2023 through the date of the Class Member’s Claim submission.
- Class Members who elect to submit a Claim for reimbursement of Out-of-Pocket Losses must provide to the Settlement Administrator the information required to evaluate the Claim, including: (1) the Class Member’s name and current address; (2) documentation supporting their Claim; (3) a brief description of the documentation describing the nature of the loss, if the nature of the loss is not apparent from the documentation alone; and (4) a verification, stating that the Claim is true and correct to the best of the Class Member’s knowledge and belief.
- Documentation supporting Out-of-Pocket Losses can include receipts or other documentation not “self-prepared” by the Class Member that documents the costs incurred. “Self-prepared” documents such as handwritten receipts are, by themselves, insufficient to receive reimbursement, but can be considered to add clarity to or support other submitted documentation.

Questions? Go to www.KnightBarryDataIncident.com or call (833) 630-5406

b. *Pro Rata Cash Payments* – Class Members may, in addition to making a Claim for reimbursement of Out-of-Pocket Losses, elect to receive a cash payment the amount of which will be determined *pro rata* to exhaust the Settlement Fund following the payment of any Attorneys' Fees, Costs, and Expenses and/or Service Awards, Settlement Administration Costs, as well as all Valid Claims for: Out-of-Pocket loss reimbursements, and the cost of Valid Claims for Identity Theft Protection and Credit Monitoring services.

AND

c. *Identity Theft Protection and Credit Monitoring* – All Class Members are eligible to Claim three (3) years of free identity-theft protection and credit monitoring. Class Members must submit a Claim Form before **February 17, 2026**, to be provided with this benefit. The opportunity for Class Members to enroll in identity-theft protection and/or credit monitoring services will begin upon the Effective Date of the settlement and will remain available for activation for 180 days thereafter. Protection and monitoring provided shall include, at a minimum:

- Credit monitoring with at least one (1) major credit reporting agency;
- Identity restoration and recovery services;
- \$1,000,000 identity theft insurance with no deductible.

HOW DO YOU SUBMIT A CLAIM?

9. How do I get a settlement benefit?

To receive a settlement benefit, you must complete and submit a Claim Form online at www.KnightBarryDataIncident.com or by mail to *In Re: Knight Barry Title, Inc. Data Incident Litigation, c/o Kroll Settlement Administration LLC, P.O. Box 5324, New York, NY 10150-5324*. Read the Claim Form instructions carefully, fill out the Claim Form, provide the required documentation, and submit online by **February 17, 2026**, or by mail **postmarked by February 17, 2026**.

**TO RECEIVE AN ELECTRONIC OR ACH PAYMENT FOR YOUR VALID CLAIM, YOU
MUST FILE A CLAIM FORM ONLINE AT
WWW.KNIGHTBARRYDATAINCIDENT.COM**

10. When will I get my settlement benefit?

The Court will hold a Final Fairness Hearing on **Monday, March 2, 2026, at 11:00 a.m. CT** in **Courtroom 390 of the United States District Court for the Eastern District of Wisconsin located at 517 E. Wisconsin Ave. Milwaukee, WI 53202**, to decide whether to approve the settlement. If the Court approves the settlement, there may be appeals from that decision and resolving them can take time. It also takes time for all of the Claim Forms to be processed. Please be patient. Settlement payments and identity theft protection and credit monitoring will begin after the settlement has obtained Court approval and the time for all appeals has expired.

Questions? Go to www.KnightBarryDataIncident.com or call (833) 630-5406

11. What am I giving up as part of the settlement?

KBT and its affiliates will receive a release from all claims that could have been or that were brought against KBT relating to the Data Incident. Thus, if the settlement becomes Final and you do not exclude yourself from the settlement, you will be a Class Member and you will give up your right to sue KBT and its past or present parents, subsidiaries, divisions, and related or affiliated entities, and each of their respective predecessors, successors, directors, officers, employees, principals, agents, attorneys, insurers, and reinsurers, and includes, without limitation, any Person related to any such entity who is, was or could have been named as a defendant in any of the actions in the Litigation, other than any Person who is found by a court of competent jurisdiction to be guilty under criminal law of initiating, causing, aiding or abetting the criminal activity occurrence of the Data Incident or who pleads *nolo contendere* to any such charge, and any other Person acting on KBT's behalf, in its capacity as such and assigns of each of them as well as covered entities associated with the Data Incident. These releases are described in Section 5 of the Settlement Agreement, which is available at www.KnightBarryDataIncident.com. If you have any questions, you can talk to the law firms listed in Question 17 for free or you can talk to your own lawyer.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want to be part of the settlement, then you must take steps to exclude yourself from the Class. This is sometimes referred to as "opting out" of the Class.

12. If I exclude myself, can I get a settlement benefit from this settlement?

No. If you exclude yourself, you will not be entitled to receive any benefits from the settlement.

13. If I do not exclude myself, can I sue the Related Entities for the same thing later?

No. Unless you exclude yourself, you give up any right to sue KBT and any other Related Entities for any claim that could have been or was brought relating to the Data Incident. You must exclude yourself from the settlement to start your own lawsuit or to be part of any different lawsuit relating to the claims in this case.

14. How do I exclude myself from the settlement?

To exclude yourself, send a request to opt-out or written notice of intent to opt-out that says you want to be excluded from the settlement. Any Person who submits a valid and timely request to opt-out will be excluded from the settlement, will not receive the benefits of the settlement, and will not be bound by any of its terms, including the releases detailed in the Settlement Agreement. Any Class Member who does not submit a valid and timely opt-out will be bound by the settlement. You must mail your request to opt-out to the Settlement Administrator **postmarked by January 16, 2026**, to:

In Re: Knight Barry Title, Inc. Data Incident Litigation
c/o Kroll Settlement Administration LLC
P.O. Box 5324
New York, NY 10150-5324

OBJECTING TO THE SETTLEMENT

15. How do I tell the Court that I do not like the settlement?

You can tell the Court that you do not agree with the settlement, and/or the Attorneys' Fees, Costs, and Expenses and/or Service Awards or some part of it by objecting to the settlement. Objections must be (1) mailed, with a **postmark date no later than January 16, 2026**, to Class Counsel and counsel for Defendant; and (2) filed with the Court through the Court's ECF system or submitted to the Clerk of the Court for the U.S. District Court for the Eastern District of Wisconsin, at the addresses listed below, **postmarked by no later than January 16, 2026**.

Clerk of the Court	Class Counsel	Counsel for Defendant
United States Federal Building and Courthouse 517 E. Wisconsin Ave - Room 362 Milwaukee, WI 53202	Gary Klinger Milberg Coleman Bryson Phillips Grossman, PLLC 800 S. Gay Street, Suite 1100 Knoxville, TN 37929	Ryan M. Neri Wood Smith Henning & Berman, LLP 1760 Market Street, Suite 1001, Philadelphia, PA 19103

Such notice shall state:

- (i) the objector's full name, address, telephone number, and e-mail address (if any);
- (ii) the case name and docket number;
- (iii) information identifying the objector as a Class Member, including proof that the objector is a member of the Class (e.g., copy of the objector's Settlement Notice, copy of original notice of the Data Incident, or a statement explaining why the objector believes they are a Class Member);
- (iv) a written statement of all grounds for the objection, accompanied by any legal support for the objection the objector believes applicable;
- (v) the identity of any and all counsel representing the objector in connection with the objection;
- (vi) a statement whether the objector and/or their counsel will appear at the Final Fairness Hearing; and
- (vii) the objector's signature or the signature of the objector's duly authorized attorney or other duly authorized representative (if any) representing him or her in connection with the objection.

16. What is the difference between objecting and asking to be excluded?

Objecting is telling the Court that you do not like the settlement or parts of it and why you do not think it should be approved. You can object only if you are a Class Member. Excluding yourself is telling the Court that you do not want to be part of the Class and do not want to receive any benefit from the settlement.

THE LAWYERS REPRESENTING YOU

17. Do I have a lawyer in this case?

Yes. The Court appointed Nickolas J. Hagman of Cafferty Clobes Meriwether & Sprengel, LLP, Gary M. Klinger of Milberg Coleman Bryson Phillips Grossman, PLLC, and Kevin Laukaitis of Laukaitis Law, LLC, as Class Counsel to represent the Class in settlement negotiations. If you want to be represented by your own lawyer, you may hire one at your own expense.

18. How will the Class Counsel be paid?

Class Counsel shall move for an award of attorneys' fees at or below one-third (33.33%) of the Settlement Fund, or approximately \$366,630, plus the reasonable litigation expenses actually incurred.

Any such award would compensate Class Counsel for investigating the facts, litigating the case, and negotiating the settlement and will be the only payment to them for their efforts in achieving this settlement and for their risk in undertaking this representation on a wholly contingent basis.

Subject to Court approval, Plaintiffs intend to request Service Awards in the amount of \$2,500 for each of the Plaintiffs as a result of Plaintiffs' time and efforts expended on behalf of the Class. Payment of any Service awards that are Court approved shall be paid from the Settlement Fund.

Any Attorneys' Fees, Costs, and Expenses and/or Service Award payments must be approved by the Court. The Court may award less than the amounts requested.

THE COURT'S FINAL FAIRNESS HEARING

19. When and where will the Court decide whether to approve the settlement?

The Court will hold a Final Fairness Hearing on **Monday, March 2, 2026, at 11:00 a.m. CT in Courtroom 390 of the United States District Court for the Eastern District of Wisconsin located at 517 E. Wisconsin Ave. Milwaukee, WI 53202** as ordered by the Court. At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are timely and valid objections, the Court will consider them and will listen to people who have asked to speak at the hearing if such a request has been properly made. The Court will also rule on Attorneys' Fees, Costs, and Expenses and/or Service Awards payments. After the hearing, the Court will decide whether to approve the settlement. We do not know how long these decisions will take. The hearing may be moved to a different date or time without additional notice, so Class Counsel recommends checking the Settlement Website www.KnightBarryDataIncident.com, or calling (833) 630-5406.

20. Do I have to attend the hearing?

No. Class Counsel will present the Settlement Class to the Court. You or your own lawyer are welcome to attend at your expense, but you are not required to do so. If you send an objection, you do not have to visit the Court to talk about it. As long as you filed your written objection on time with the Court and mailed it according to the instructions provided in Question 15, the Court will consider it.

21. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Fairness Hearing. To do so, you must file an objection according to the instructions in Question 15, including all the information required. Your objection must be mailed to the Class Counsel and counsel for Defendant and filed with the Court through the Court's ECF system or submitted to the Clerk of the Court for the U.S. District Court for the Eastern District of Wisconsin, at the mailing addresses listed above, **postmarked by no later than Friday, January 16, 2026.**

IF YOU DO NOTHING

22. What happens if I do nothing?

If you do nothing, you will not receive any settlement benefits from this settlement. If the settlement is granted final approval and becomes Final, you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against KBT or the other Related Entities based on any claim that could have been or that was brought relating to the Data Incident.

ADDITIONAL INFORMATION

23. How do I get more information?

This Notice summarizes the settlement. More details are in the Settlement Agreement itself. A copy of the Settlement Agreement is available at www.KnightBarryDataIncident.com. You may also call the Settlement Administrator with questions or to receive a Claim Form at **(833) 630-5406**.

24. What if my contact information changes or I no longer live at my address?

It is your responsibility to inform the Settlement Administrator of your updated information. You may do so at the address below, calling toll-free **(833) 630-5406** or at the Contact page of the Settlement Website:

In Re: Knight Barry Title, Inc. Data Incident Litigation
c/o Kroll Settlement Administration LLC
P.O. Box 5324
New York, NY 10150-5324

**PLEASE DO NOT CONTACT THE COURT, CLERK OF THE COURT OR CLASS
COUNSEL FOR INFORMATION ABOUT THE CLASS ACTION SETTLEMENT**