# EXHIBIT 1

By providing this notice, Impac Mortgage Holdings, Inc. ("Impac") does not waive any rights or defenses regarding the applicability of Washington law, the applicability of the Washington data event notification statute, or personal jurisdiction.

## Nature of the Data Event

On March 20, 2024, Impac identified indications of potential unauthorized access to its systems. It promptly launched an extensive investigation to determine the nature and scope of the event. Impac worked quickly to secure its systems and investigate to determine whether this event resulted in any impact to information housed on its systems by the unknown actor. Impac also reported this event to federal law enforcement and supported their investigation. Through the investigation, Impac, along with third-party resources ("Professionals"), determined that the unknown actor may have gained access to certain files and folders containing protected information between February 21, 2024, and March 20, 2024. As a result, Impac and its Professionals began an extensive and time consuming review of the impacted files to determine if any sensitive information could be affected and to whom it relates and to identify missing address information for the impacted individuals. It recently completed this review and is providing this notice in an abundance of caution.

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

## Notice to Washington Residents

On March 27, 2026, Impac provided written notice of this incident to one thousand two hundred six (1,206) Washington residents. Written notice is being 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, Impac moved quickly to investigate and respond to the incident, assess the security of Impac systems, and identify potentially affected individuals. Further, Impac notified federal law enforcement regarding the event. Impac also worked to implement additional safeguards and training to its employees. Impac is providing access to credit monitoring services for twelve (12) months through TransUnion, to individuals whose personal information was potentially affected by this incident, at no cost to these individuals.

Additionally, Impac is providing impacted individuals with guidance on how to better protect against identity theft and fraud. Impac 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.

Impac is providing written notice of this incident to relevant state regulators, as necessary.

# EXHIBIT A

Impac Mortgage Holdings, Inc.
c/o Cyberscout
P.O. Box 3826
Suwanee, GA 30024

March 27, 2026

**NOTICE OF DATA BREACH**

Dear

Impac Mortgage Holdings, Inc. ("Impac") writes to notify you of an event that may involve some of your information. Although there is no evidence of identity theft or fraud in relation to this event, we are providing you with information about the event, our response, and additional measures you can take to protect your information, should you feel it appropriate to do so.

**What Happened?** On March 20, 2024, Impac identified indications of potential unauthorized access to its systems. We promptly launched an extensive investigation to determine the nature and scope of the event. We worked quickly to secure our systems and investigate to determine whether this event resulted in any impact to information housed on our systems by the unknown actor. We also reported this event to federal law enforcement and supported their investigation. Through our investigation, we determined that the unknown actor may have gained access to certain files and folders containing protected information between February 21, 2024, and March 20, 2024. As a result, Impac began an extensive review of the impacted files to determine if any sensitive information could be affected and to whom it relates and to identify missing address information for the impacted individuals. We recently completed this review and are providing this notice in an abundance of caution.

**What Information Was Involved?** The personal information that was involved includes your name as well as Social Security number.

**What We Are Doing**. We take this event and information security seriously. Upon learning of the activity, we promptly took steps to further secure our systems and investigate the event. As part of our ongoing commitment to the privacy of personal information in our care, we reviewed our existing policies and procedures and added additional administrative safeguards.

**What You Can Do.** We encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for suspicious activity and to detect errors. Please review the enclosed document, *Steps You Can Take to Help Protect Your Personal Information*, which contains information on what you can do to safeguard against possible misuse of your information. You may also enroll in the complimentary credit monitoring services we are offering to you.

As an additional measure, Impac is offering you access to  months of Single Bureau Credit Monitoring/Single Bureau Credit Report/Single Bureau Credit Score services at no charge through Cyberscout, a TransUnion company. Please note that you will not be automatically enrolled in these services. We encourage you to enroll in these services as we are not able to do so on your behalf. Details of this offer and instructions on how to activate these services are enclosed in the letter.

**For More Information.** If you have additional questions, 833-877-5456, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST, except holidays.

Sincerely,

Impac Mortgage Holdings, Inc.

## STEPS YOU CAN TAKE TO HELP PROTECT YOUR PERSONAL INFORMATION

### Enroll in Monitoring Services

To enroll in Credit Monitoring services at no charge, please log on to https://bfs.cyberscout.com/activate and follow the instructions provided. When prompted please provide the following unique code to receive services: **F1C1C83CEAB5**. In order for you to receive the monitoring services described above, you must enroll within 90 days from the date of this letter. The enrollment requires an internet connection and e-mail account and may not be available to minors under the age of 18 years of age. Please note that when signing up for monitoring services, you may be asked to verify personal information for your own protection to confirm your identity.

### Monitor Your Accounts

Under U.S. law, a consumer is entitled to one free credit report annually from each of the three major credit reporting bureaus, Equifax, Experian, and TransUnion. To order a free credit report, visit www.annualcreditreport.com or call, toll-free, 1-877-322-8228. Consumers may also directly contact the three major credit reporting bureaus listed below to request a free copy of their credit report.

Consumers have the right to place an initial or extended "fraud alert" on a credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If consumers are the victim of identity theft, they are entitled to an extended fraud alert, which is a fraud alert lasting seven years. Should consumers wish to place a fraud alert, please contact any of the three major credit reporting bureaus listed below.

As an alternative to a fraud alert, consumers have the right to place a "credit freeze" on a credit report, which will prohibit a credit bureau from releasing information in the credit report without the consumer's express authorization. The credit freeze is designed to prevent credit, loans, and services from being approved in a consumer's name without consent. However, consumers should be aware that using a credit freeze to take control over who gets access to the personal and financial information in their credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application they make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. Pursuant to federal law, consumers cannot be charged to place or lift a credit freeze on their credit report. To request a credit freeze, individuals may need to provide some or all of the following information:

1. Full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. Addresses for the prior two to five years;
5. Proof of current address, such as a current utility bill or telephone bill;
6. A legible photocopy of a government-issued identification card (state driver's license or ID card, etc.); and
7. A copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft if they are a victim of identity theft.

Should consumers wish to place a credit freeze or fraud alert, please contact the three major credit reporting bureaus listed below:

| Equifax | Experian | TransUnion |
|---|---|---|
| https://www.equifax.com/personal/credit-report-services/ | https://www.experian.com/help/ | https://www.transunion.com/data-breach-help |
| 1-888-298-0045 | 1-888-397-3742 | 1-833-799-5355 |
| Equifax Fraud Alert, P.O. Box 105069 Atlanta, GA 30348-5069 | Experian Fraud Alert, P.O. Box 9554, Allen, TX 75013 | TransUnion, P.O. Box 2000, Chester, PA 19016 |
| Equifax Credit Freeze, P.O. Box 105788 Atlanta, GA 30348-5788 | Experian Credit Freeze, P.O. Box 9554, Allen, TX 75013 | TransUnion, P.O. Box 160, Woodlyn, PA 19094 |

**Additional Information**

Consumers may further educate themselves regarding identity theft, fraud alerts, credit freezes, and the steps they can take to protect your personal information by contacting the consumer reporting bureaus, the Federal Trade Commission, or their state Attorney General. The Federal Trade Commission may be reached at: 600 Pennsylvania Avenue NW, Washington, D.C. 20580; www.identitytheft.gov; 1-877-ID-THEFT (1-877-438-4338); and TTY: 1-866-653-4261. The Federal Trade Commission also encourages those who discover that their information has been misused to file a complaint with them. Consumers can obtain further information on how to file such a complaint by way of the contact information listed above. Consumers have the right to file a police report if they ever experience identity theft or fraud. Please note that in order to file a report with law enforcement for identity theft, consumers will likely need to provide some proof that they have been a victim. Instances of known or suspected identity theft should also be reported to law enforcement and the relevant state Attorney General. This notice has not been delayed by law enforcement.

*For District of Columbia residents*, the District of Columbia Attorney General may be contacted at: 400 6th Street, NW, Washington, D.C. 20001; (202) 442-9828; and oag.dc.gov.

*For Maryland residents*, the Maryland Attorney General may be contacted at: 200 St. Paul Place, 16th Floor, Baltimore, MD 21202; 1-410-576-6300 or 1-888-743-0023; and https://www.marylandattorneygeneral.gov/.

*For New Mexico residents*, consumers have rights pursuant to the Fair Credit Reporting Act, such as the right to be told if information in their credit file has been used against them, the right to know what is in their credit file, the right to ask for their credit score, and the right to dispute incomplete or inaccurate information. Further, pursuant to the Fair Credit Reporting Act, the consumer reporting bureaus must correct or delete inaccurate, incomplete, or unverifiable information; consumer reporting agencies may not report outdated negative information; access to consumers' files is limited; consumers must give consent for credit reports to be provided to employers; consumers may limit "prescreened" offers of credit and insurance based on information in their credit report; and consumers may seek damages from violators. Consumers may have additional rights under the Fair Credit Reporting Act not summarized here. Identity theft victims and active-duty military personnel have specific additional rights pursuant to the Fair Credit Reporting Act. We encourage consumers to review their rights pursuant to the Fair Credit Reporting Act by visiting www.consumerfinance.gov/f/201504_cfpb_summary_your-rights-under-fcra.pdf, or by writing Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

*For New York residents,* the New York Attorney General may be contacted at: Office of the Attorney General, The Capitol, Albany, NY 12224-0341; 1-800-771-7755; or https://ag.ny.gov.

*For North Carolina residents*, the North Carolina Attorney General may be contacted at: 9001 Mail Service Center, Raleigh, NC 27699-9001; 1-877-566-7226 or 1-919-716-6000; and www.ncdoj.gov.

*For Rhode Island residents*, the Rhode Island Attorney General may be reached at: 150 South Main Street, Providence, RI 02903; www.riag.ri.gov; and 1-401-274-4400. Under Rhode Island law, individuals have the right to obtain any police report filed in regard to this event. There are approximately 11 Rhode Island residents that may be impacted by this event.