

# Understanding the top cybersecurity threats to your organization

**Néstor Díaz**

Pre-sales Solutions Manager  
Inova Solutions Puerto Rico

# Top Breaches in 2022



# Ransomware

- Malicious software that encrypts your data.
- Often requires a very large payment
- Payments are **never** guaranteed to result in release of your data

# Use of Stolen Credentials

- Via Brute-force attacks
- Via Malware
- Reused passwords from other sites
- Social attacks (phishing and pretexting)



# Phishing

- Emails asking for information or credentials to be used maliciously later on commonly disguised as:
  - Invoices
  - Business partners
  - Telephone calls
  - Criminal call centers
  - Social Engineering

Ukraine scams as a percentage of daily spam volume, March 2022

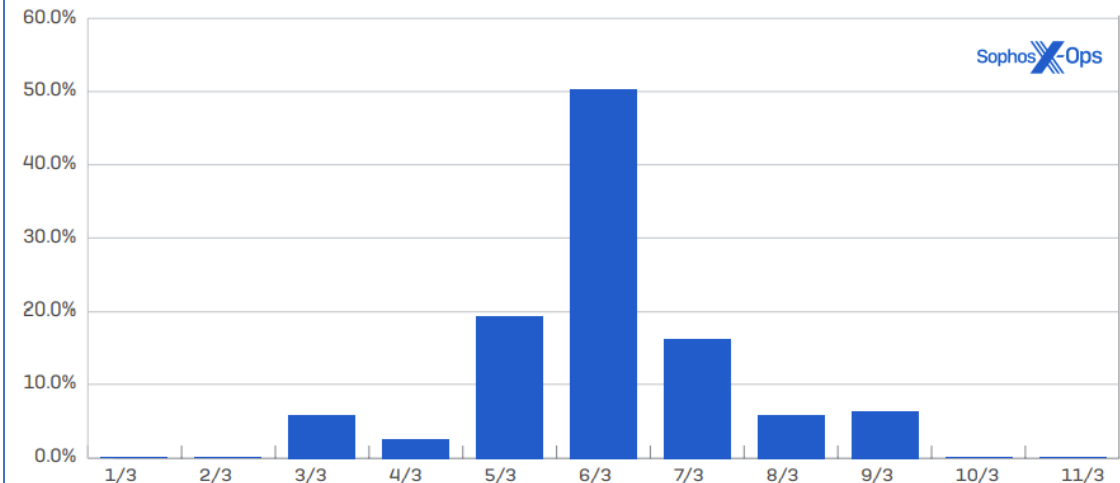
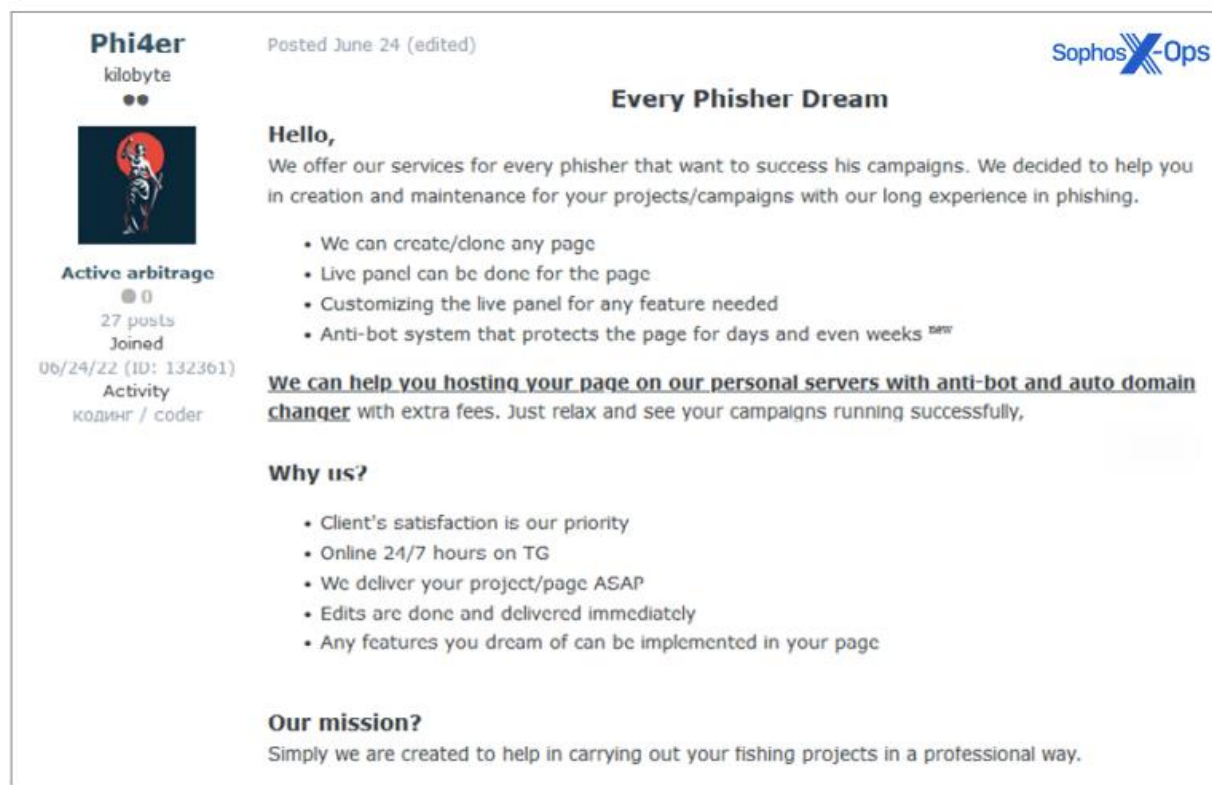


Fig.1. The volume of spam emails soliciting donations to bogus cryptocurrency addresses spiked sharply, though briefly.

# Phishing (cont.)

- Guaranteed!
- 24/7 Service
- Expedited
- "Any features you dream"



The screenshot shows a social media-style post for a service called 'Phi4er'. The post includes a profile picture of a person in a red circle, the name 'Phi4er' with 'kilobyte' below it, and a bio that says 'Active arbitrage', '27 posts', 'Joined 06/24/22 (ID: 132361)', and 'Activity коддинг / coder'. The post content is titled 'Every Phisher Dream' and includes a 'Hello,' followed by a paragraph about offering services for phishers. It lists four bullet points: 'We can create/clone any page', 'Live panel can be done for the page', 'Customizing the live panel for any feature needed', and 'Anti-bot system that protects the page for days and even weeks'. Below this is a line of text: 'We can help you hosting your page on our personal servers with anti-bot and auto domain changer with extra fees. Just relax and see your campaigns running successfully,'. Then 'Why us?' is followed by four bullet points: 'Client's satisfaction is our priority', 'Online 24/7 hours on TG', 'We deliver your project/page ASAP', 'Edits are done and delivered immediately', and 'Any features you dream of can be implemented in your page'. Finally, 'Our mission?' is followed by the sentence 'Simply we are created to help in carrying out your fishing projects in a professional way.' The post is dated 'Posted June 24 (edited)' and has the 'SophosX-ops' logo in the top right corner.

Phi4er  
kilobyte

Active arbitrage  
27 posts  
Joined 06/24/22 (ID: 132361)  
Activity  
коддинг / coder

Posted June 24 (edited)

SophosX-ops

### Every Phisher Dream

Hello,

We offer our services for every phisher that want to success his campaigns. We decided to help you in creation and maintenance for your projects/campaigns with our long experience in phishing.

- We can create/clone any page
- Live panel can be done for the page
- Customizing the live panel for any feature needed
- Anti-bot system that protects the page for days and even weeks

We can help you hosting your page on our personal servers with anti-bot and auto domain changer with extra fees. Just relax and see your campaigns running successfully,

### Why us?

- Client's satisfaction is our priority
- Online 24/7 hours on TG
- We deliver your project/page ASAP
- Edits are done and delivered immediately
- Any features you dream of can be implemented in your page

### Our mission?

Simply we are created to help in carrying out your fishing projects in a professional way.

Fig. 6. A suite of phishing services comes with customer-service guarantees.

# Pretexting

- The “human version” of phishing
- Mostly Impersonating:
  - Partners
  - Bank employees
  - A superior in your own organization
- The main goals are:
  - Get banking information
  - Get a payment
  - Etc.

# Misconfigurations

- Firewall Rules
- Unpatched Systems
- Antivirus without updates
- Windows / Linux OS Updates
- Mobile Device OS Updates
- Exposed to:
  - Trojans
  - Exploits

# How do you know you're compromised

- Watch for anything out of the ordinary
  - Bank Statements
  - Phone Bills
  - Credit Card Statements
  - Email requests
  - Calls

# How to avoid being a target

- **Use MFA**
- Do not reuse passwords
- Use complex password generators
- Do not click email links quickly
- Keep work and personal data/devices separate

# How to avoid being a target

- Change default passwords
- Use endpoint protection
- Install software updates
- Keep backups

# How to avoid being a target

- Configure the security tools at your disposal:
  - Identity management
  - Data classification and data loss prevention
  - Anti Spam, Anti Phishing, Anti Malware
  - Spoofing Protection
  - Mail tips
  - Device and app management



# Security Quick Wins

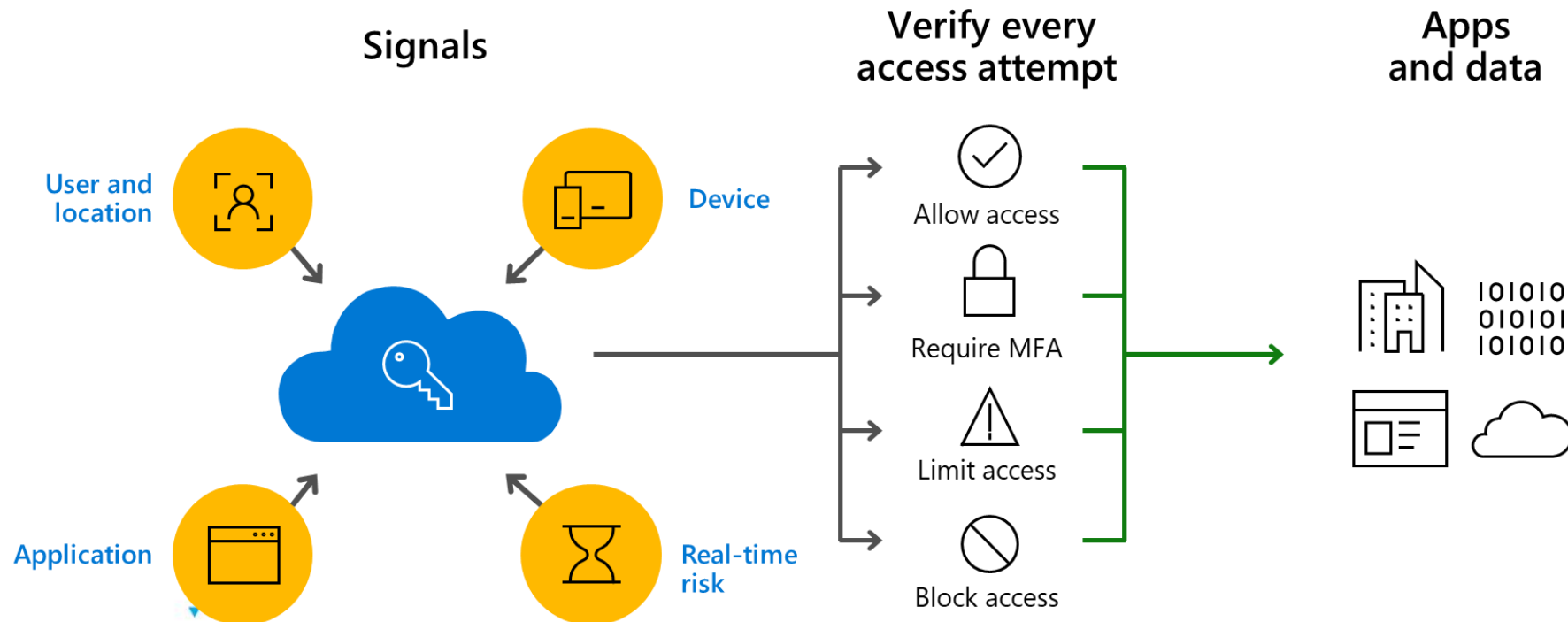
- Configure MFA
- Perform Access Reviews

# Security Quick Wins

- Configure MFA
- Perform Access Reviews
- Configure Security in Microsoft 365 / Azure (Not on by default)
  - Review Secure Score
  - Defender for Office 365
  - Conditional Access Policies (location)



# Conditional Access Policies



# Security Quick Wins

- Configure MFA
- Perform Access Reviews
- Configure Security in Microsoft 365 / Azure (Not on by default)
  - Review Secure Score
  - Defender for Office 365
  - Conditional Access Policies (location)



# The Admin Experience Data Classification





☰

Home

Incidents

Action center

Reports

Secure score

Attack simulation training

Hunting

Classification

Sensitivity labels

Retention labels

Sensitive info types

Label analytics

Policies

Permissions

Settings

More resources

Customize navigation

Home

Office 365 Security & Compliance Center

What's new ?

Add cards

Microsoft Secure Score

Secure Score: 47.59%

411.64/865 points achieved

Microsoft Secure Score is a representation of your organization's security posture, and your opportunity to improve it.

Score last calculated 12/06

100%

50%

0%

09/08

09/15

09/24

10/01

10/08

10/16

10/24

10/31

11/08

11/15

11/22

11/29

12/06

Identity

62.79%

Data

No data to show

Device

44.31%

Apps

86.67%

Infrastructure

No data to show

Improve your score

View history

Users at risk

104 users at risk

High Risk

Medium Risk

Low risk

View all users

Device compliance

20% noncompliant

Intune device compliance status

Compliant

Noncompliant

In grace period

Not evaluated

View details

Microsoft Security Intelligence feed

Tweets by @MsftSecIntel

Microsoft Security Intelligence

@MsftSecIntel

Microsoft 365 Defender customers can take full advantage of signals & alerts from Microsoft Defender for Identity, combined w/ behavioral events & detections from Microsoft Defender for Endpoint, to detect Netlogon exploitation attempts, associated device process, file activity

<https://twitter.com/MSThreatProtect/status/1333544318858973184>

Microsoft Security Intelligence

@MsftSecIntel

New blog: The threat actor BISMUTH, which has been running increasingly complex targeted attacks, deployed coin miners in campaigns from July to August 2020. Learn how the group tried to stay under the radar using threats perceived

Embed

View on Twitter

Devices with active malware

No affected devices

Intune-managed devices with active, unresolved malware

Updated 11/28/2020

Active

No Active Malware

View details

Users with threat detections

Users with threat detections

User	Alerts
Oana Enache	2
Bob Smith	1
Guillaume Aubert	1
Tracy Yu	1
Audrina Clifton	1

Privileged OAuth apps





Sensitivity labels - Microsoft 365

← → ↺ https://security.microsoft.com/sensitivity?viewid=sensitivitylabels

☆ ☆ 🗑️ 🗨️ 👤 ⋮

WOODGROVE

Microsoft 365 security

⚙️ ? MA

☰

Home

Incidents

Action center

Reports

Secure score

Attack simulation training

Hunting

Classification

Sensitivity labels

Retention labels

Sensitive info types

Label analytics

Policies

Permissions

Settings

More resources

Customize navigation

When you turn on labeling for Azure Purview, you'll be able to apply your Microsoft 365 sensitivity labels to assets such as SQL columns, files in Azure Blob Storage, and more. [Learn more about labeling for Azure Purview](#)

Turn on

Sensitivity labels are used to classify email messages, documents, sites, and more. When a label is applied (automatically or by the user), the content or site is protected based on the settings you choose. For example, you can create labels that encrypt files, add content marking, and control user access to specific sites. [Learn more about sensitivity labels](#)

📌 You can now create sensitivity labels with privacy and access control settings for Teams, SharePoint sites, and Microsoft 365 Groups. To do this, you must first [complete these steps](#) to enable the feature.

+ Create a label

🗨️ Publish labels

🔄 Refresh

Name	Order	Scope	Created by	Last modified
General	... 0 - lowest	File, Email	Joey Cruz	11/20/2019
Confidential	... 1	File, Email	Joey Cruz	11/20/2019
All Employees	... 2	File, Email	Joey Cruz	6/26/2020
Anyone (not protected)	... 3	File, Email	Joey Cruz	6/26/2020
Highly Confidential	... 4	File, Email	Joey Cruz	6/26/2020
All Employees	... 5	File, Email	Joey Cruz	6/30/2020
Anyone (not protected)	... 6	File, Email	Joey Cruz	6/26/2020
Project TNT	... 7	File, Email	Joey Cruz	6/26/2020
Project DND	... 8 - highest	File, Email	Anna Smith	11/25/2020

0 items selected. 9 items loaded



Sensitivity labels - Microsoft 365

← → ↺

https://security.microsoft.com/sensitivity?viewid=sensitivitylabelpolicies

☆ ☆ 🗑️ 🗣️ 👤 ⋮

WOODGROVE

Microsoft 365 security

⚙️ ? MA

☰

Home

Incidents

Action center

Reports

Secure score

Attack simulation training

Hunting

Classification

Sensitivity labels

Retention labels

Sensitive info types

Label analytics

Policies

Permissions

Settings

More resources

Customize navigation

Sensitivity labels

Labels

Label policies

Auto-labeling

Create sensitivity label policies to publish one or more labels to your users' Office apps (like Outlook and Word), SharePoint sites, and Office 365 groups. Once published, users can apply the labels to protect their content. [Learn more about sensitivity label policies](#)

🖨️ Publish label

🔄 Refresh

2 items

Name	Created by	Last modified
Woodgrove_Compliance_General	⋮ Joey Cruz	2/24/2020
Project DND policy	⋮ Anna Smith	6/26/2020

Sensitivity labels - Microsoft 365

+

←

→

↺

https://security.microsoft.com/sensitivity?viewid=sensitivitylabelpolicies

☆

☆

🗑

🗨

👤

⋮

WOODGROVE

Microsoft 365 security

⚙

?

MA

☰

Home

Incidents

Action center

Reports

Secure score

Attack simulation training

Hunting

Classification

Sensitivity labels

Retention labels

Sensitive info types

Label analytics

Policies

Permissions

Settings

More resources

Customize navigation

Sensitivity labels

Labels

Label policies

Auto-labeling

Create sensitivity label policies to publish one or more labels to your users' Office apps (like Outlook and Word), SharePoint sites, and Office 365 groups. Or [label policies](#)

🖨 Publish label

🔄 Refresh

Name		Created by	Last modified
✓ Woodgrove_Compliance_General	⋮	Joey Cruz	2/24/2020
Project DND policy	⋮	Anna Smith	6/26/2020

↑

↓

✕

Woodgrove\_Compliance\_General

Edit policy

Delete policy

**Name**

Woodgrove\_Compliance\_General

**Description**

General Compliance

**Published labels**

Highly Confidential  
All Employees/All Employees  
All Employees/All Employees  
Project TNT  
Confidential  
Anyone (not protected)/Anyone (not protected)  
General  
Anyone (not protected)/Anyone (not protected)

**Published to**

All

**Policy settings**

Label is mandatory  
Users must provide justification to remove a label or lower its classification  
Use custom URL to provide more information

Close

# The Admin Experience Identity and Device Management



- ☰
- 🏠 Home
- 🛡 Incidents
- 📁 Action center
- 📊 Reports
- 🏆 Secure score
- 🔍 Attack simulator
- 🔎 Hunting
- 🔗 Classification
- ⚙ Policies
- ⚙ Settings
- 📖 More resources
- ✎ Customize navigation

# Microsoft Secure Score

Score last calculated 11/02 ; 4:00 PM

- Overview
- Improvement actions
- History
- Metrics & trends

Microsoft Secure Score is a representation of your organization's security posture, and your opportunity to improve it.

Applied filters:

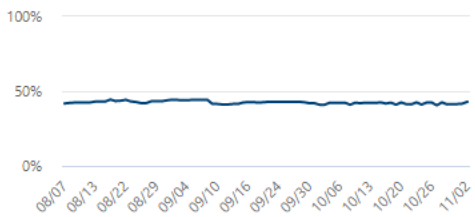
🔍 Filter

Your secure score

Include ▾

Secure Score: 42.92%

360.92/841 points achieved



Breakdown points by: Category ▾

Identity

56.82%

Data

No data to show

Device

39.65%

Apps

86.67%

Points achieved

Opportunity

Actions to review

Regressed ⓘ

To address

Planned

Risk accepted

Recently added ⓘ

Recently updated ⓘ

12

77

2

5

0

0

Top improvement actions

Improvement action	Score impact	Status	Category
Block credential stealing from the Windows local security authorit...	+1.07%	<input type="radio"/> To address	Device
Use advanced protection against ransomware	+1.07%	<input type="radio"/> To address	Device
Block Win32 API calls from Office macros	+1.07%	<input type="radio"/> To address	Device
Block execution of potentially obfuscated scripts	+1.07%	<input type="radio"/> To address	Device
Block Office applications from injecting code into other processes	+1.07%	<input type="radio"/> To address	Device
Block executable content from email client and webmail	+1.07%	<input type="radio"/> To address	Device
Block process creations originating from PSEXEC and WMI comma...	+1.07%	<input type="radio"/> To address	Device
Block Office communication application from creating child proce...	+1.07%	<input type="radio"/> To address	Device

[View all](#)

Comparison

Your score

42.92%

Organizations like yours

48.02%

Custom comparison

Not yet created

[Manage comparisons](#)

- Resources

🔄

[Read about Secure Score capabilities](#)  
Learn about the improvement actions and how to improve your score.

🔧

[Partner experience updates](#)  
Learn about temporary incompatibility with Identity Secure Score and the Graph API.

History

Messages from Microsoft

Microsoft Secure Score - Microsoft

← → ↺ 🔒 https://security.microsoft.com/securescore?viewid=actions

☆ ☆ 🗑️ 🗨️ 👤 ⋮

WOODGROVE

Microsoft 365 security

⚙️ ? MA

☰

Home

Incidents

Action center

Reports

Secure score

Attack simulator

Hunting

Classification

Policies

Settings

More resources

Customize navigation

# Microsoft Secure Score

Score last calculated 11/02 ; 4:00 PM

Overview Improvement actions History Metrics & trends

Actions you can take to improve your Microsoft Secure Score. Score updates may take up to 24 hours.

⬇️ Export

133 items 🔍 Search ⚙️ Filter 📊 Group by ▾

Applied filters:

Rank ⓘ	Improvement action	Score impact	Points achieved	Status	Regressed ⓘ	Have license? ⓘ	Category	Product	Last synced ⓘ	Microsoft update ⓘ	Notes
1	Block credential stealing from the Windows local security authenti...	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
2	Use advanced protection against ransomware	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
3	Block Win32 API calls from Office macros	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
4	Block execution of potentially obfuscated scripts	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
5	Block Office applications from injecting code into other processes	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
6	Block executable content from email client and webmail	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
7	Block process creations originating from PSEXEC and WMI comman...	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
8	Block Office communication application from creating child proc...	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
9	Block Office applications from creating executable content	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
10	Block persistence through WMI event subscription	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
11	Block Adobe Reader from creating child processes	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
12	Block untrusted and unsigned processes that run from USB	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
13	Block executable files from running unless they meet a prevalenc...	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None
14	Block JavaScript or VBScript from launching downloaded executab...	+1.07%	0/9	<input type="radio"/> To address	No	Yes	Device	Microsoft Defender Security ...	11/4/2020	None	None

Microsoft Secure Score - Microsoft

https://security.microsoft.com/securescore?viewid=actions

WOODGROVE

Microsoft 365 security

Home

Incidents

Action center

Reports

Secure score

Attack simulator

Hunting

Classification

Policies

Settings

More resources

Customize navigation

Microsoft Secure Score

OverviewImprovement actionsHistoryMetrics & trends

Actions you can take to improve your Microsoft Secure Score. Score updates may take up to 24 hours.

Export

Applied filters:

Rank	Improvement action	Score impact	Points achieved	Status	Regressed	Have license?	Category	Product
1	Block credential stealing from the Windows local security authori...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
2	Use advanced protection against ransomware	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
3	Block Win32 API calls from Office macros	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
4	Block execution of potentially obfuscated scripts	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
5	Block Office applications from injecting code into other processes	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
6	Block executable content from email client and webmail	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
7	Block process creations originating from PSEXEC and WMI comman...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
8	Block Office communication application from creating child proc...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
9	Block Office applications from creating executable content	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
10	Block persistence through WMI event subscription	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
11	Block Adobe Reader from creating child processes	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
12	Block untrusted and unsigned processes that run from USB	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
13	Block executable files from running unless they meet a prevalenc...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
14	Block JavaScript or VBScript from launching downloaded executab...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security

Filter

Clear filters

Category

☐ Apps

☐ Data

☐ Device

☐ Identity

☐ Infrastructure

Status

☐ Alternate mitigation

☐ Completed

☐ Planned

☐ Risk accepted

☐ Third party

☐ To address

Regressed in last 90 days

☐ No

☐ Yes

Update type

☐ Microsoft added actions

☐ Microsoft updated action points

Have license?

☐ No

Apply

Cancel



Microsoft Secure Score - Microsoft

https://security.microsoft.com/securescore?viewid=actions

WOODGROVE

Microsoft 365 security

Home

Incidents

Action center

Reports

Secure score

Attack simulator

Hunting

Classification

Policies

Settings

More resources

Customize navigation

Microsoft Secure Score

Overview

Improvement actions

History

Metrics & trends

Actions you can take to improve your Microsoft Secure Score. Score updates may take up to 24 hours.

Export

Applied filters:

Rank	Improvement action	Score impact	Points achieved	Status	Regressed	Have license?	Category	Product
1	Block credential stealing from the Windows local security authori...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
2	Use advanced protection against ransomware	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
3	Block Win32 API calls from Office macros	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
4	Block execution of potentially obfuscated scripts	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
5	Block Office applications from injecting code into other processes	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
6	Block executable content from email client and webmail	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
7	Block process creations originating from PSEXEC and WMI comman...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
8	Block Office communication application from creating child proc...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
9	Block Office applications from creating executable content	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
10	Block persistence through WMI event subscription	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
11	Block Adobe Reader from creating child processes	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
12	Block untrusted and unsigned processes that run from USB	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
13	Block executable files from running unless they meet a prevalenc...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security
14	Block JavaScript or VBScript from launching downloaded executab...	+1.07%	0/9	To address	No	Yes	Device	Microsoft Defender Security

Filter

Clear filters

Category

☐ Apps

☐ Data

☐ Device

☒ Identity

☐ Infrastructure

Status

☐ Alternate mitigation

☐ Completed

☐ Planned

☐ Risk accepted

☐ Third party

☐ To address

Regressed in last 90 days

☐ No

☐ Yes

Update type

☐ Microsoft added actions

☐ Microsoft updated action points

Have license?

☐ No

Apply

Cancel

Microsoft Secure Score - Microsoft

https://security.microsoft.com/securescore?viewid=actions

☆

☆

🗑

🗨

👤

⋮

WOODGROVE

Microsoft 365 security

⚙

?

MA

☰

Home

Incidents

Action center

Reports

Secure score

Attack simulator

Hunting

Classification

Policies

Settings

More resources

Customize navigation

Microsoft Secure Score

Score last calculated 11/02 ; 4:00 PM

Overview

Improvement actions

History

Metrics & trends

Actions you can take to improve your Microsoft Secure Score. Score updates may take up to 24 hours.

⬇ Export

26 items

🔍 Search

🔼 Filter

📑 Group by

Applied filters:

Category: Identity

Rank	Improvement action	Score impact	Points achieved	Status	Regressed	Have license?	Category	Product	Last synced	Microsoft update	Notes
1	Turn on sign-in risk policy	+0.83%	0/7	To address	Yes	Yes	Identity	Azure Active Directory	11/3/2020	None	None
2	Turn on user risk policy	+0.83%	0/7	Planned	Yes	Yes	Identity	Azure Active Directory	11/3/2020	None	None
3	Resolve unsecure account attributes	+0.59%	0/5	To address	No	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None
4	Disable Print spooler service on domain controllers	+0.59%	0/5	To address	No	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None
5	Remove dormant accounts from sensitive groups	+0.59%	0/5	To address	No	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None
6	Protect and manage local admin passwords with Microsoft LAPS	+0.59%	0/5	To address	No	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None
7	Modify unsecure Kerberos delegations to prevent impersonation	+0.59%	0/5	To address	Yes	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None
8	Ensure all users can complete multi-factor authentication for secu...	+1.07%	4.13/9	Risk accepted	No	Yes	Identity	Azure Active Directory	11/3/2020	None	
9	Enable policy to block legacy authentication	+0.95%	3.53/8	Planned	Yes	Yes	Identity	Azure Active Directory	11/3/2020	None	None
10	Require MFA for administrative roles	+1.19%	7.95/10	To address	Yes	Yes	Identity	Azure Active Directory	11/3/2020	None	None
11	Configure VPN integration	+0.12%	0/1	Risk accepted	No	Yes	Identity	Azure ATP	11/3/2020	None	None
12	Do not expire passwords	+0.95%	8/8	Completed	No	Yes	Identity	Azure Active Directory	11/3/2020	None	None
13	Enable Password Hash Sync if hybrid	+0.59%	5/5	Risk accepted	No	Yes	Identity	Azure Active Directory	11/3/2020	None	None
14	Reduce lateral movement path risk to sensitive entities	+0.59%	5/5	Completed	No	Yes	Identity	Azure ATP	11/3/2020	11/2/2020 04:00 PM	None

Microsoft Secure Score - Microsc

+

←

→

↺

https://security.microsoft.com/securescore?viewid=actions

☆

☆

🗑

💬

👤

⋮

WOODGROVE

Microsoft 365 security

⚙

?

MA

↑

↓

✕

Improvement actions > Require MFA for administrative roles

Requiring multi-factor authentication (MFA) for all administrative roles makes it harder for attackers to access accounts. Administrative roles have higher permissions than typical users. If any of those accounts are compromised, critical devices and data is open to attack.

Points achieved

History

7.95/10

[8 events](#)

Last synced 11/3/2020

Manage

Share

Save and close

Cancel

Action plan

ⓘ

Save is not available because you have read only permissions. [Learn more](#)

Update status for this improvement action. Note: some statuses are system generated and can't be updated.

☐ Completed

☒ To address

☐ Planned

☐ Risk accepted

☐ Resolved through third party

☐ Resolved through alternate mitigation

Notes:

Write a note

Tags:

At a glance

Category: Identity

Protects against: [Password Cracking](#), [Account Breach](#), [Elevation of Privilege](#)

Product: Azure Active Directory

User impact

First, users with administrative roles need to register for MFA. After each admin is registered, your policies then determine when they're prompted for the additional authentication factors.

Users affected

All of your Microsoft 365 users with administrator roles

👤

RA

MD

MR

+32

[Show all users](#)

Implementation

Prerequisites

✓ You have Azure Active Directory Premium P2.

Next steps

Standard implementation: If your organization doesn't have complex security requirements, you can enable security defaults to block legacy authentication and require registration and enablement of MFA for all users. [Learn more about how to turn on security defaults.](#)

Custom implementation: Set up Azure Multi-Factor Authentication policies to protect devices and data that are accessible by your users with administrative roles: In the [Azure AD Conditional Access portal](#)

1. Select + **New Policy**

2. Go to Assignments > Users and groups > Include > choose **Select users and groups** > check **Directory roles**

3. At a minimum, select the following roles:

• Security administrator

• Exchange service administrator

• Global administrator

• Conditional Access administrator

• SharePoint administrator

• Helpdesk administrator

• Billing administrator

• User administrator

• Authentication administrator

4. Go to Cloud apps or actions > Cloud apps > Include > select **All cloud apps** (and don't exclude any apps)

5. Under Access controls > Grant > select **Grant access** > check **Require multi-factor authentication** (and nothing else)

Related reports

None

Related tasks

None

- Home >
- Conditional Access | Policies
- Azure Active Directory
- «
- ⌵ Policies

🔍 Insights and reporting

🔧 Diagnose and solve problems

Manage

↔️ Named locations

📄 Custom controls (Preview)

📝 Terms of use

⚙️ VPN connectivity

📋 Classic policies

Troubleshooting + Support

👤 New support request

+ New policy

👤 What If

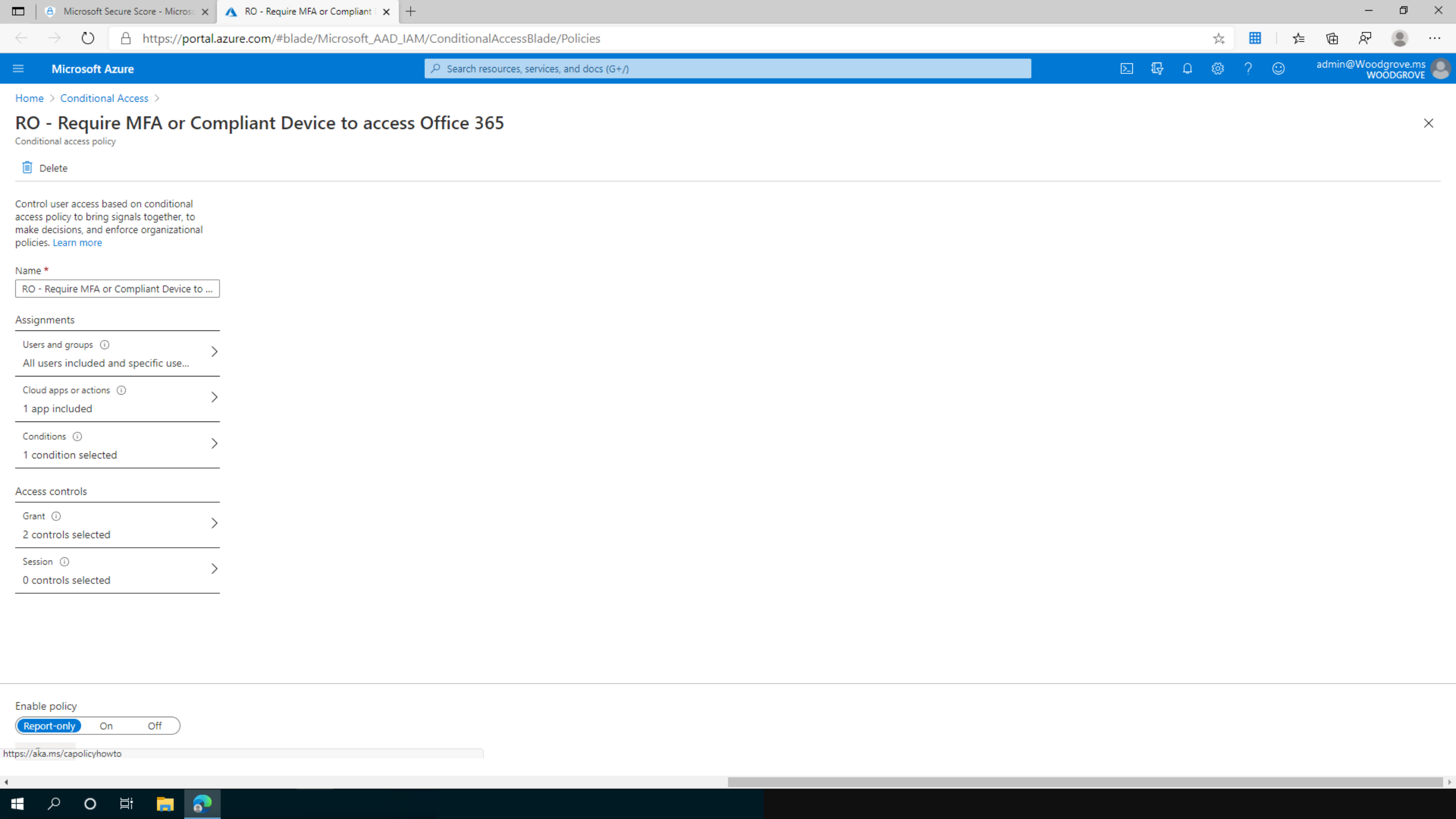
↺ Refresh

📄 Got feedback?

📘 New Conditional Access policies now apply to all client app types when not configured, including legacy authentication and Exchange ActiveSync. →

Policy Name	State	
RO - Block EAS and Legacy Auth	Report-only	...
CA01 - All Apps - Blocked Countries & Banned IPs - All Users	Off	...
RO - Require Hybrid Azure AD Join or MFA	Report-only	...
RO - Require compliant device or HAADJ to register security info	Report-only	...
CA02- Customer Data Apps - Compliant Device - Customer Data	On	...
CA03 - Security Registration - HAADJ OR Compliant Device	Off	...
CA04 - Block Sensitive Apps from High sign-in risk users	On	...
CA05 - MCAS Session Control - All Users	On	...
CA07 - AWS - Application Dev Restriction	On	...
CAX - TOU - All Woodgrove (and Guest) Users	On	...
CA00 - SPO/EXO - Limted access unmanged devices - All Users	On	...
CA08 - MFA - All Apps - All Users	On	...
CA09 - Admins - Block Legacy Auth	On	...
RO - Require MFA for guest users	Report-only	...
RO - Require MFA or Compliant Device to access Office 365	Report-only	...
CA10 - Require MFA for VPN Access	On	...
Vinayak-AADIPTest	On	...
CA11 - Require MFA for Forrester admin	On	...
CA50 Require MFA for Office 365 (Bsides)	On	...

Load more



Home >

☰ Conditional Access | Policies

Azure Active Directory

- «
- ☰ Policies

🔍 Insights and reporting

🔧 Diagnose and solve problems

Manage

↔️ Named locations

📄 Custom controls (Preview)

📝 Terms of use

⚙️ VPN connectivity

☰ Classic policies

Troubleshooting + Support

👤 New support request

[+ New policy](#) [👤 What If](#) [↺ Refresh](#) | [💖 Got feedback?](#)

**i** New Conditional Access policies now apply to all client app types when not configured, including legacy authentication and Exchange ActiveSync. →

Policy Name	State	
RO - Block EAS and Legacy Auth	Report-only	...
CA01 - All Apps - Blocked Countries & Banned IPs - All Users	Off	...
RO - Require Hybrid Azure AD Join or MFA	Report-only	...
RO - Require compliant device or HAADJ to register security info	Report-only	...
CA02- Customer Data Apps - Compliant Device - Customer Data	On	...
CA03 - Security Registration - HAADJ OR Compliant Device	Off	...
CA04 - Block Sensitive Apps from High sign-in risk users	On	...
CA05 - MCAS Session Control - All Users	On	...
CA07 - AWS - Application Dev Restriction	On	...
CAX - TOU - All Woodgrove (and Guest) Users	On	...
CA00 - SPO/EXO - Limted access unmanged devices - All Users	On	...
CA08 - MFA - All Apps - All Users	On	...
CA09 - Admins - Block Legacy Auth	On	...
RO - Require MFA for guest users	Report-only	...
RO - Require MFA or Compliant Device to access Office 365	Report-only	...
CA10 - Require MFA for VPN Access	On	...
Vinayak-AADIPTest	On	...
CA11 - Require MFA for Forrester admin	On	...
CA50 Require MFA for Office 365 (Bsides)	On	...
Password Change Required for Risky Users	Report-only	...

[Load more](#)

Microsoft Azure

Search resources, services, and docs (G+)

admin@Woodgrove.ms

WOODGROVE

Home > Conditional Access >

# Password Change Required for Risky Users

Conditional access policy

Delete

Control user access based on conditional access policy to bring signals together, to make decisions, and enforce organizational policies. [Learn more](#)

Name \*

Password Change Required for Risky Users

Assignments

Users and groups ⓘ  
All users included and specific use...>

Cloud apps or actions ⓘ  
All cloud apps>

Conditions ⓘ  
1 condition selected>

Access controls

Grant ⓘ  
1 control selected>

Session ⓘ  
0 controls selected>

Enable policy

Report-only

On

Off

Save

https://portal.azure.com/#blade/Microsoft\_AAD\_IAM/ConditionalAccessBlade/Policies

Microsoft Azure

Search resources, services, and docs (G+)

admin@Woodgrove.ms

WOODGROVE

Home > Conditional Access >

# Password Change Required for Risky Users

Conditional access policy

Delete

Control user access based on conditional access policy to bring signals together, to make decisions, and enforce organizational policies. [Learn more](#)

Name \*

Password Change Required for Risky Users

Assignments

Users and groups ⓘ  
All users included and specific use...>

Cloud apps or actions ⓘ  
All cloud apps>

Conditions ⓘ  
1 condition selected>

Access controls

Grant ⓘ  
1 control selected>

Session ⓘ  
0 controls selected>

Enable policy

Report-only

On

Off

Save

https://aka.ms/capolicyhowto

# Password Change Required for Risky Users

Conditional access policy

Delete

Control user access based on conditional access policy to bring signals together, to make decisions, and enforce organizational policies. [Learn more](#)

Name \*

Password Change Required for Risky Users

Assignments

- Users and groups ⓘ  
All users included and specific use...>
- Cloud apps or actions ⓘ  
All cloud apps>
- Conditions ⓘ  
1 condition selected>

Access controls

- Grant ⓘ  
1 control selected>
- Session ⓘ  
0 controls selected>

Enable policy

Report-only On Off

Save

## Grant

Control user access enforcement to block or grant access. [Learn more](#)

- ☐ Block access
- ☒ Grant access
- ☒ Require multi-factor authentication ⓘ
- ☐ Require device to be marked as compliant ⓘ
- ☐ Require Hybrid Azure AD joined device ⓘ
- ☐ Require approved client app ⓘ  
[See list of approved client apps](#)
- ☐ Require app protection policy (Preview) ⓘ  
[See list of policy protected client apps](#)
- ☒ Require password change (Preview) ⓘ
- ⚠ "Require password change" can only be used when policy is assigned to "All cloud apps"
- ☐ Duo Mfa
- ☐ Woodgrove - Sensitive App TOU
- ☐ Woodgrove - All Users TOU - English
- ☐ Woodgrove - All Users TOU - Spanish
- ☐ Hipstabank - All Users TOU

For multiple controls

☐ Require all the selected controls

Select



Microsoft Azure

Search resources, services, and docs (G+)

admin@Woodgrove.ms  
WOODGROVE

Home > Conditional Access >

# Password Change Required for Risky Users

Conditional access policy

Delete

Control user access based on conditional access policy to bring signals together, to make decisions, and enforce organizational policies. [Learn more](#)

Name \*

Password Change Required for Risky Users

Assignments

Users and groups ⓘ  
All users included and specific use...>

Cloud apps or actions ⓘ  
All cloud apps>

Conditions ⓘ  
1 condition selected>

Access controls

Grant ⓘ  
1 control selected>

Session ⓘ  
0 controls selected>

Enable policy

Report-only

On

Off

Save

## Grant

Control user access enforcement to block or grant access. [Learn more](#)

☐ Block access

☒ Grant access

☒ Require multi-factor authentication ⓘ

☐ Require device to be marked as compliant ⓘ

☐ Require Hybrid Azure AD joined device ⓘ

☐ Require approved client app ⓘ  
[See list of approved client apps](#)

☐ Require app protection policy (Preview) ⓘ  
[See list of policy protected client apps](#)

☒ Require password change (Preview) ⓘ

⚠ "Require password change" can only be used when policy is assigned to "All cloud apps"

☐ Duo Mfa

☐ Woodgrove - Sensitive App TOU

☐ Woodgrove - All Users TOU - English

☐ Woodgrove - All Users TOU - Spanish

☐ Hipstabank - All Users TOU

For multiple controls

☐ Require all the selected controls

Select

Home >

Conditional Access | Policies

Azure Active Directory

- «
- 📄 Policies

🔍 Insights and reporting

🔧 Diagnose and solve problems

Manage

↔️ Named locations

📄 Custom controls (Preview)

📄 Terms of use

⚙️ VPN connectivity

📄 Classic policies

Troubleshooting + Support

👤 New support request

➕ New policy

👤 What If

↺ Refresh

📄 Got feedback?

📘

New Conditional Access policies now apply to all client app types when not configured, including legacy authentication and Exchange ActiveSync. →

Policy Name	State	
RO - Block EAS and Legacy Auth	Report-only	...
CA01 - All Apps - Blocked Countries & Banned IPs - All Users	Off	...
RO - Require Hybrid Azure AD Join or MFA	Report-only	...
RO - Require compliant device or HAADJ to register security info	Report-only	...
CA02- Customer Data Apps - Compliant Device - Customer Data	On	...
CA03 - Security Registration - HAADJ OR Compliant Device	Off	...
CA04 - Block Sensitive Apps from High sign-in risk users	On	...
CA05 - MCAS Session Control - All Users	On	...
CA07 - AWS - Application Dev Restriction	On	...
CAX - TOU - All Woodgrove (and Guest) Users	On	...
CA00 - SPO/EXO - Limted access unmanged devices - All Users	On	...
CA08 - MFA - All Apps - All Users	On	...
CA09 - Admins - Block Legacy Auth	On	...
RO - Require MFA for guest users	Report-only	...
RO - Require MFA or Compliant Device to access Office 365	Report-only	...
CA10 - Require MFA for VPN Access	On	...
Vinayak-AADIPTest	On	...
CA11 - Require MFA for Forrester admin	On	...
CA50 Require MFA for Office 365 (Bsides)	On	...
Password Change Required for Risky Users	Report-only	...

Load more

Updating Password Change Required for ... 9:47 AM

Updating Password Change Required for Risky Users

Microsoft A

Working... - endpoint.microsoft.com

endpoint.microsoft.com - Bing Search

Home >

Conditional Access | Policies

Azure Active Directory

Policies

Insights and reporting

Diagnose and solve problems

Manage

Named locations

Custom controls (Preview)

Terms of use

VPN connectivity

Classic policies

Troubleshooting + Support

New support request

+ New policy

What If

Refresh

Got feedback?

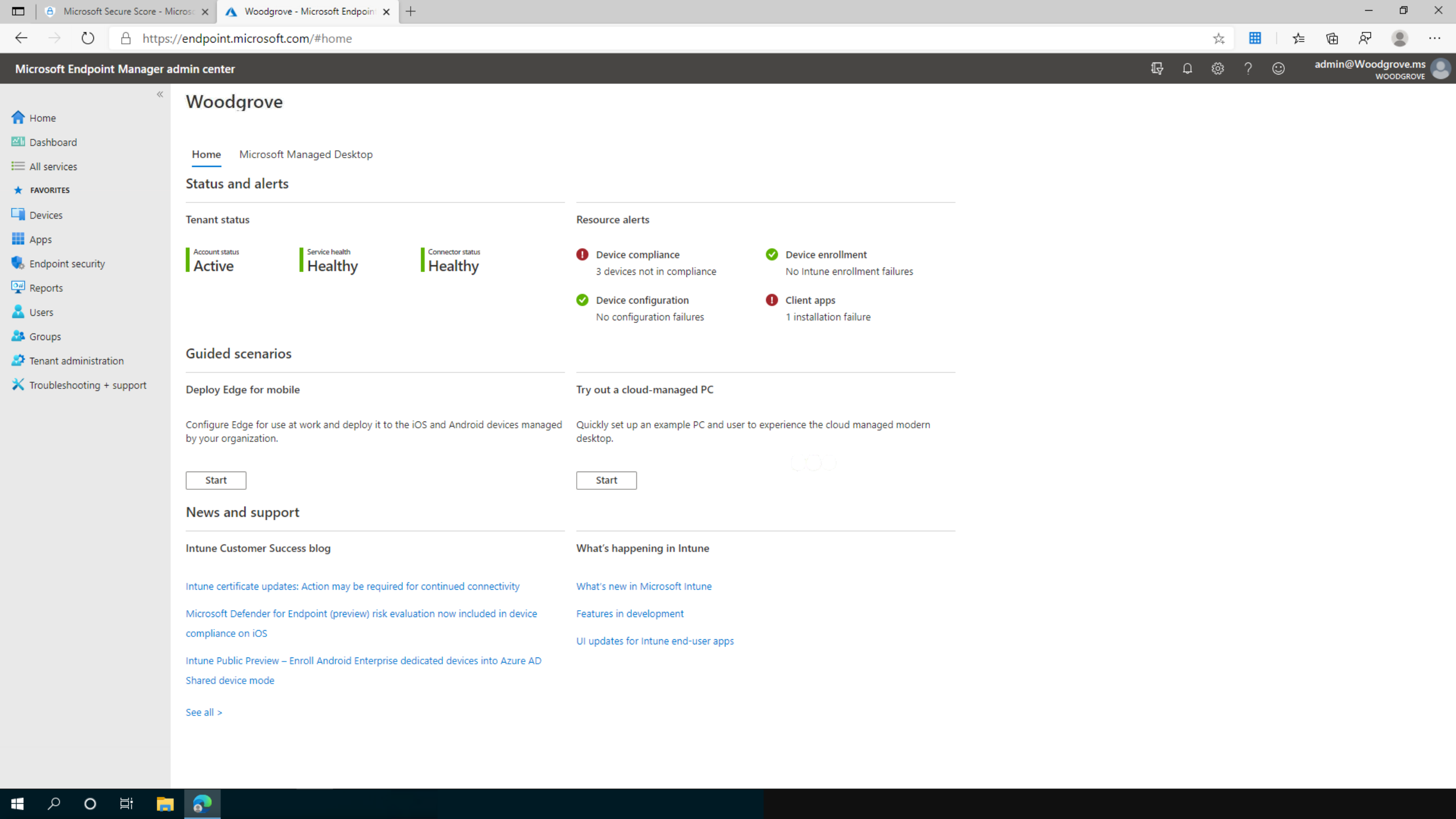
New Conditional Access policies now apply to all client app types when not configured, including legacy authentication and Exchange ActiveSync. →

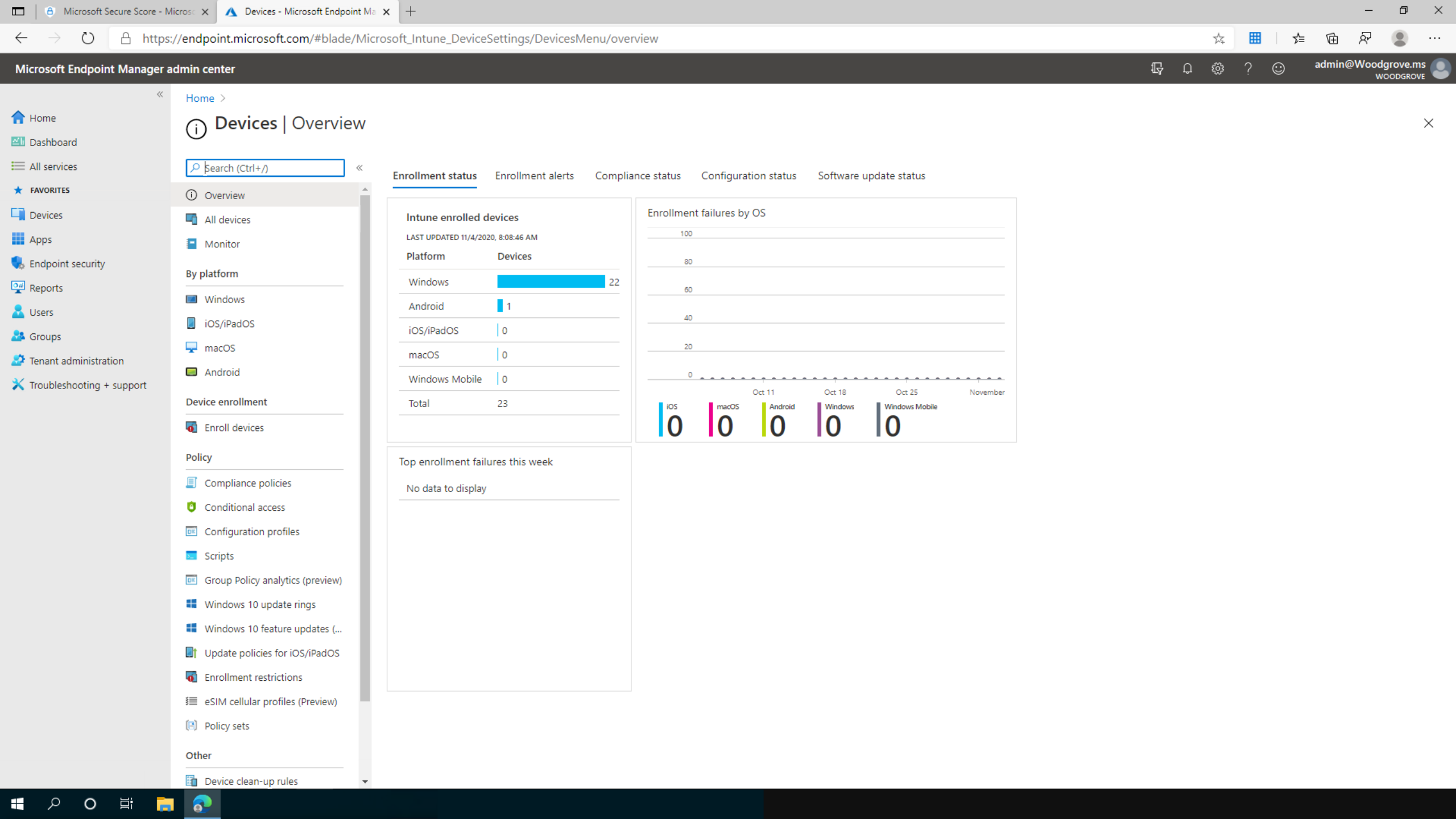
Policy Name	State
RO - Block EAS and Legacy Auth	Report-only
CA01 - All Apps - Blocked Countries & Banned IPs - All Users	Off
RO - Require Hybrid Azure AD Join or MFA	Report-only
RO - Require compliant device or HAADJ to register security info	Report-only
CA02- Customer Data Apps - Compliant Device - Customer Data	On
CA03 - Security Registration - HAADJ OR Compliant Device	Off
CA04 - Block Sensitive Apps from High sign-in risk users	On
CA05 - MCAS Session Control - All Users	On
CA07 - AWS - Application Dev Restriction	On
CAX - TOU - All Woodgrove (and Guest) Users	On
CA00 - SPO/EXO - Limited access unmanged devices - All Users	On
CA08 - MFA - All Apps - All Users	On
CA09 - Admins - Block Legacy Auth	On
RO - Require MFA for guest users	Report-only
RO - Require MFA or Compliant Device to access Office 365	Report-only
CA10 - Require MFA for VPN Access	On
Vinayak-AADIPTest	On
CA11 - Require MFA for Forrester admin	On
CA50 Require MFA for Office 365 (Bsides)	On
Password Change Required for Risky Users	Report-only

Load more

admin@Woodgrove.ms

WOODGROVE





## Devices | Overview

Search (Ctrl+/)

### Overview

All devices

Monitor

### By platform

Windows

iOS/iPadOS

macOS

Android

### Device enrollment

Enroll devices

### Policy

Compliance policies

Conditional access

Configuration profiles

Scripts

Group Policy analytics (preview)

Windows 10 update rings

Windows 10 feature updates (...)

Update policies for iOS/iPadOS

Enrollment restrictions

eSIM cellular profiles (Preview)

Policy sets

### Other

Device clean-up rules

### Enrollment status

Enrollment alerts

Compliance status

Configuration status

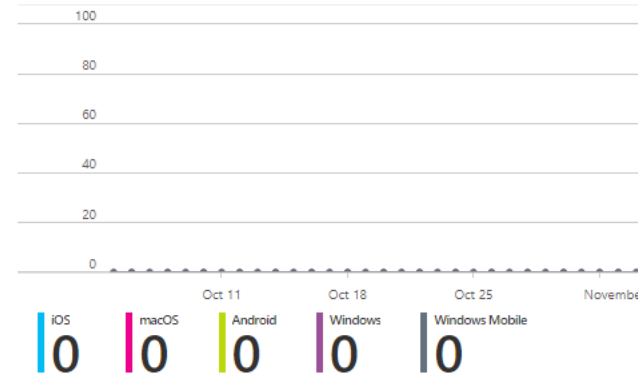
Software update status

#### Intune enrolled devices

LAST UPDATED 11/4/2020, 8:08:46 AM

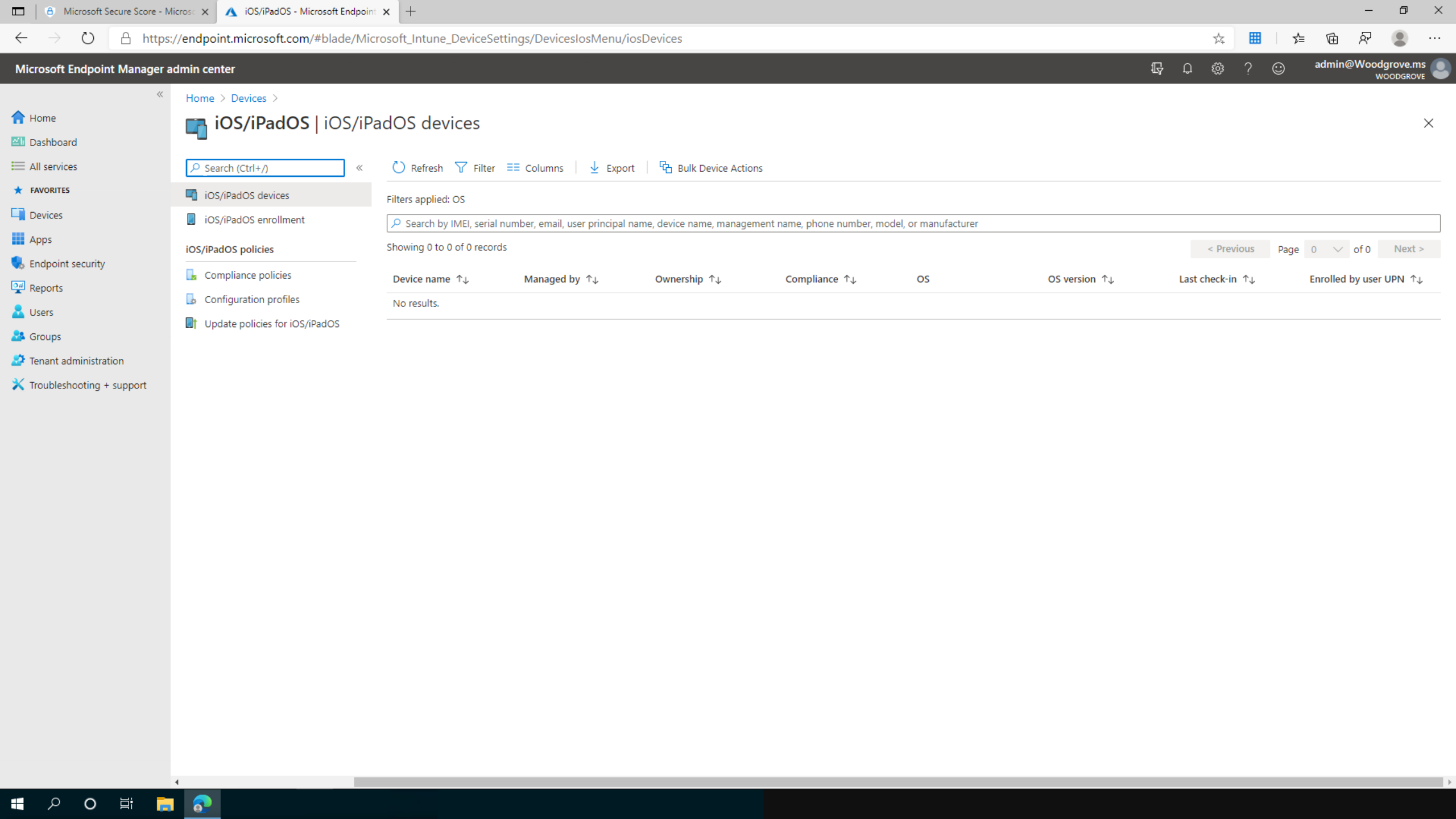
Platform	Devices
Windows	22
Android	1
iOS/iPadOS	0
macOS	0
Windows Mobile	0
Total	23

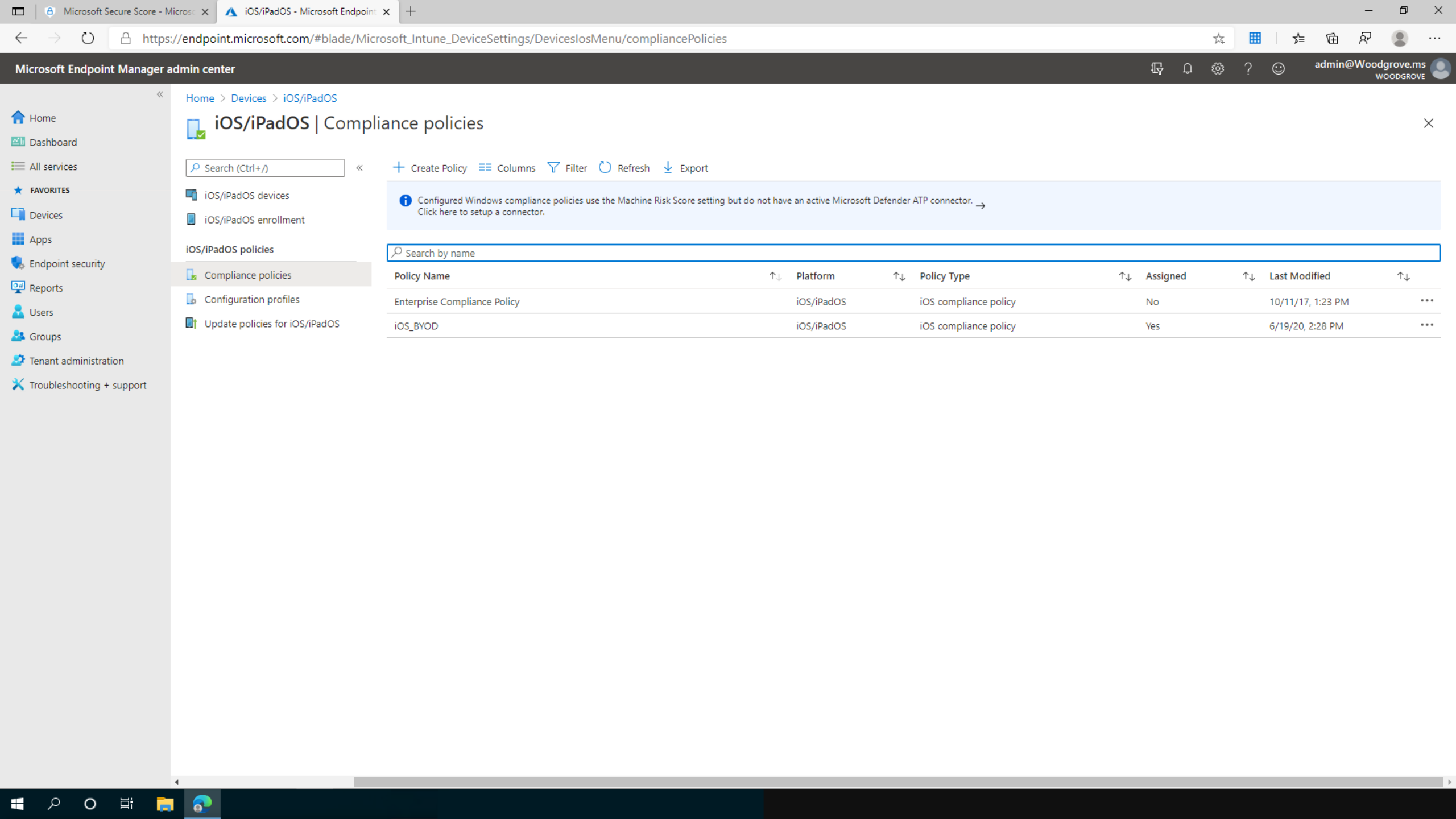
#### Enrollment failures by OS



#### Top enrollment failures this week

No data to display





- Home
- Dashboard
- All services
- FAVORITES
- Devices
- Apps
- Endpoint security
- Reports
- Users
- Groups
- Tenant administration
- Troubleshooting + support

Home > Devices > iOS/iPadOS

## iOS/iPadOS | Compliance policies

Search (Ctrl+/)

- iOS/iPadOS devices
- iOS/iPadOS enrollment

### iOS/iPadOS policies

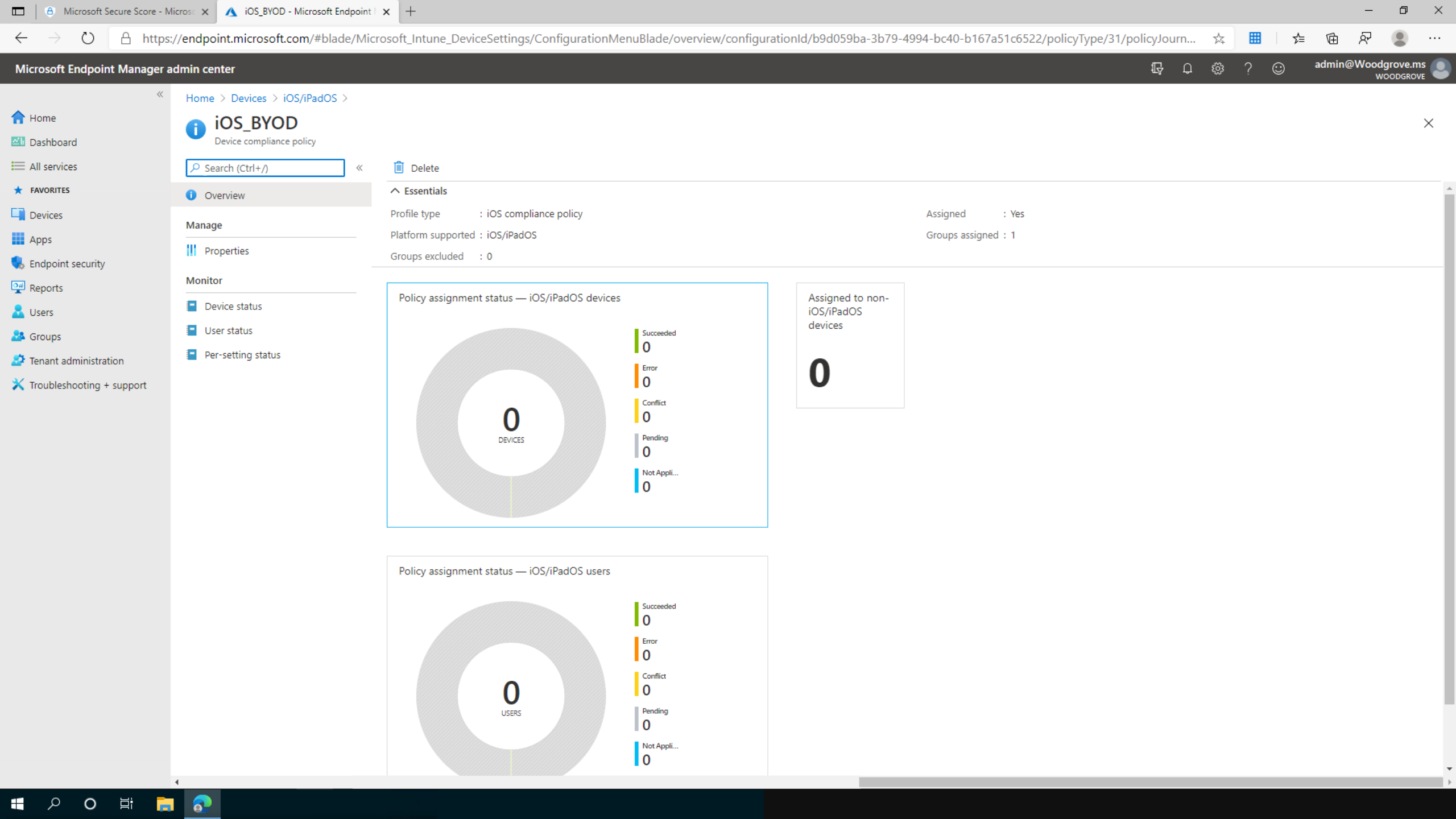
- Compliance policies
- Configuration profiles
- Update policies for iOS/iPadOS

Create Policy Columns Filter Refresh Export

Configured Windows compliance policies use the Machine Risk Score setting but do not have an active Microsoft Defender ATP connector. Click here to setup a connector.

Search by name

Policy Name	Platform	Policy Type	Assigned	Last Modified	
Enterprise Compliance Policy	iOS/iPadOS	iOS compliance policy	No	10/11/17, 1:23 PM	...
iOS_BYOD	iOS/iPadOS	iOS compliance policy	Yes	6/19/20, 2:28 PM	...



- Home
- Dashboard
- All services
- FAVORITES
- Devices
- Apps
- Endpoint security
- Reports
- Users
- Groups
- Tenant administration
- Troubleshooting + support

Home > Devices > iOS/iPadOS >

## iOS\_BYOD

Device compliance policy

Search (Ctrl+/)

Overview

Manage

Properties

Monitor

Device status

User status

Per-setting status

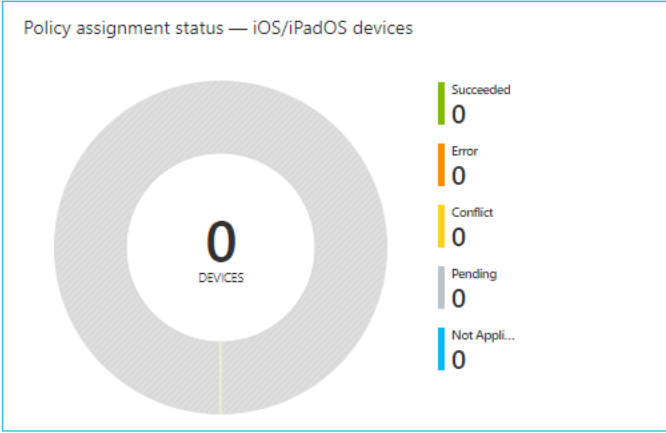
Delete

Essentials

Profile type : iOS compliance policy Assigned : Yes

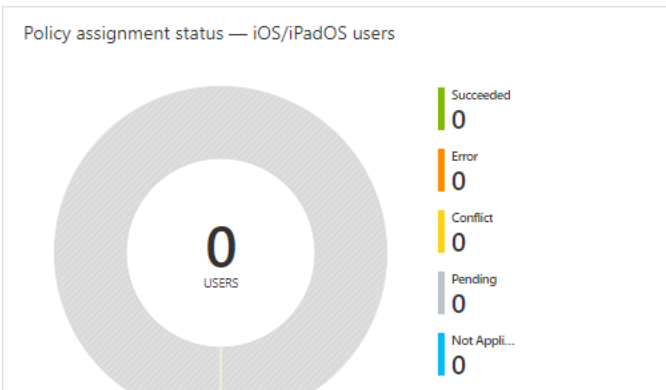
Platform supported : iOS/iPadOS Groups assigned : 1

Groups excluded : 0

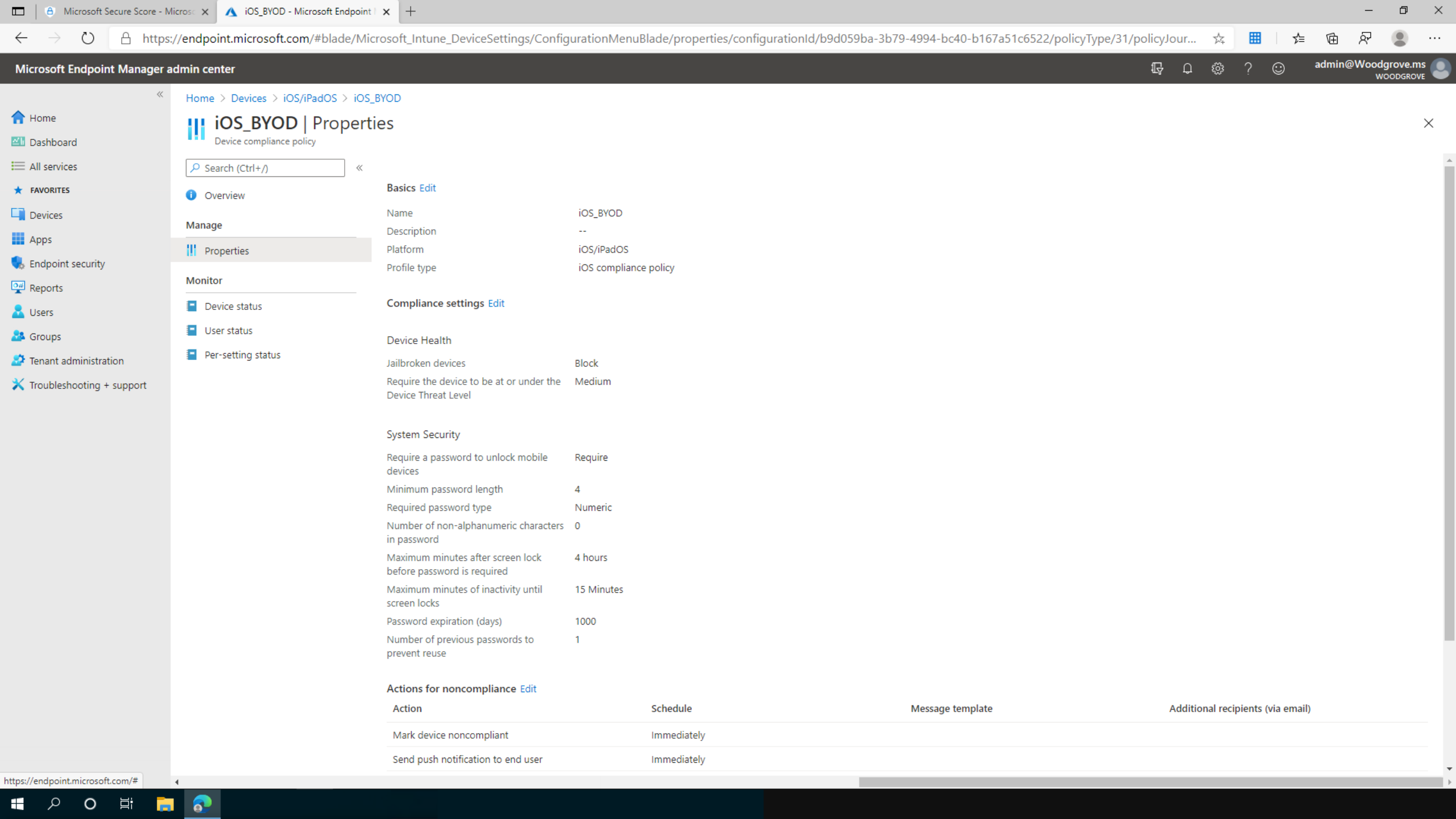


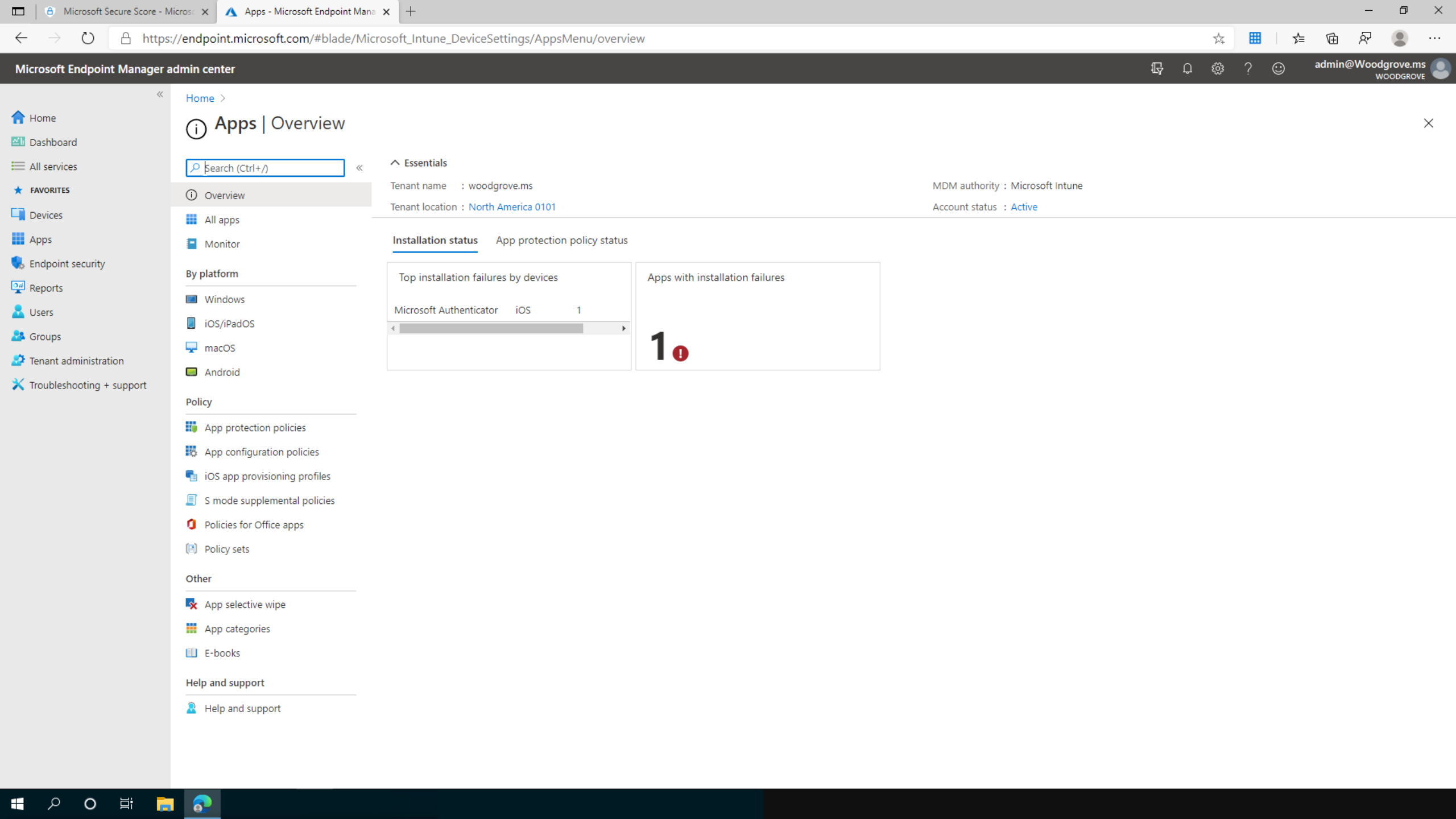
Assigned to non-iOS/iPadOS devices

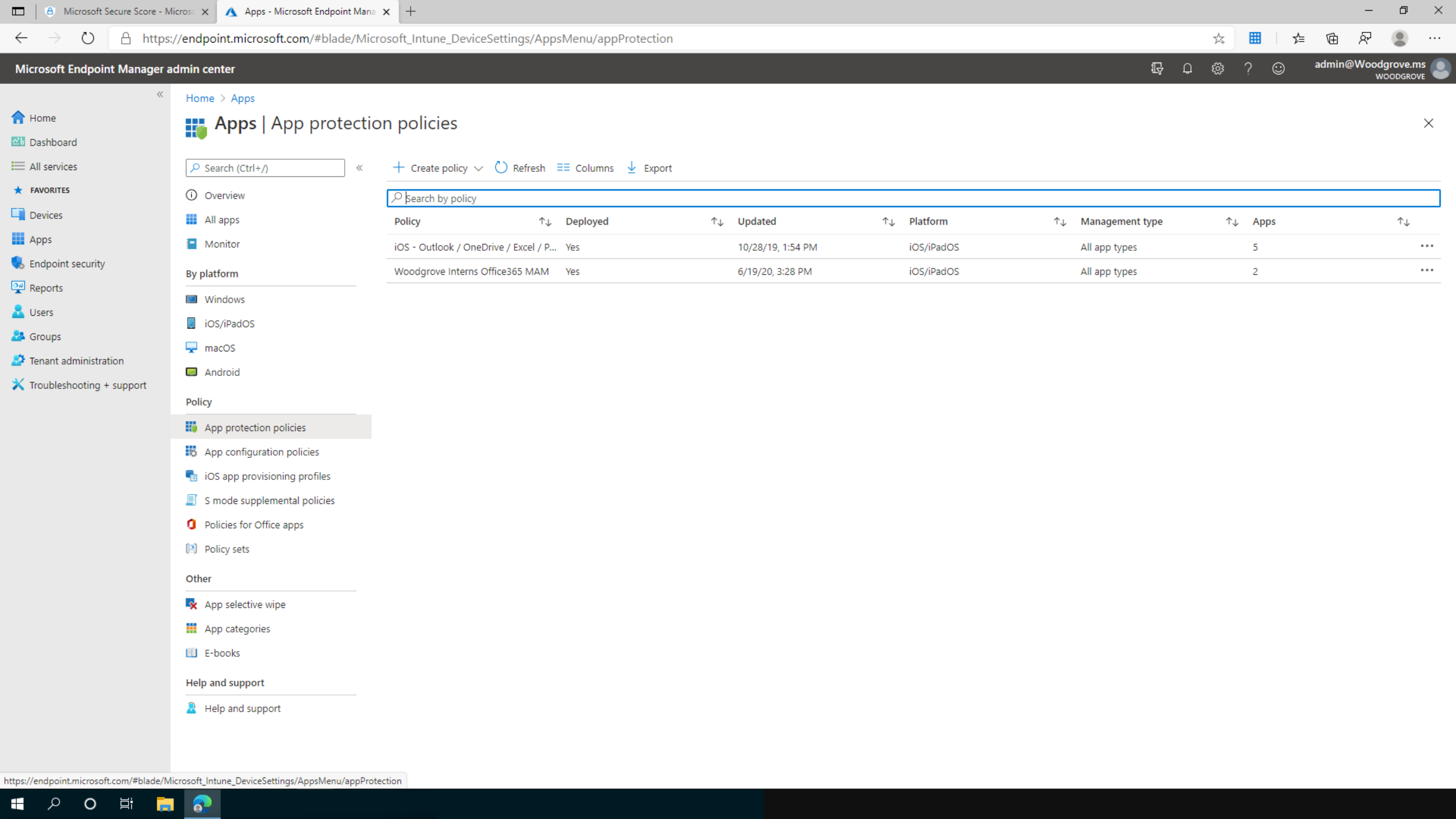
0



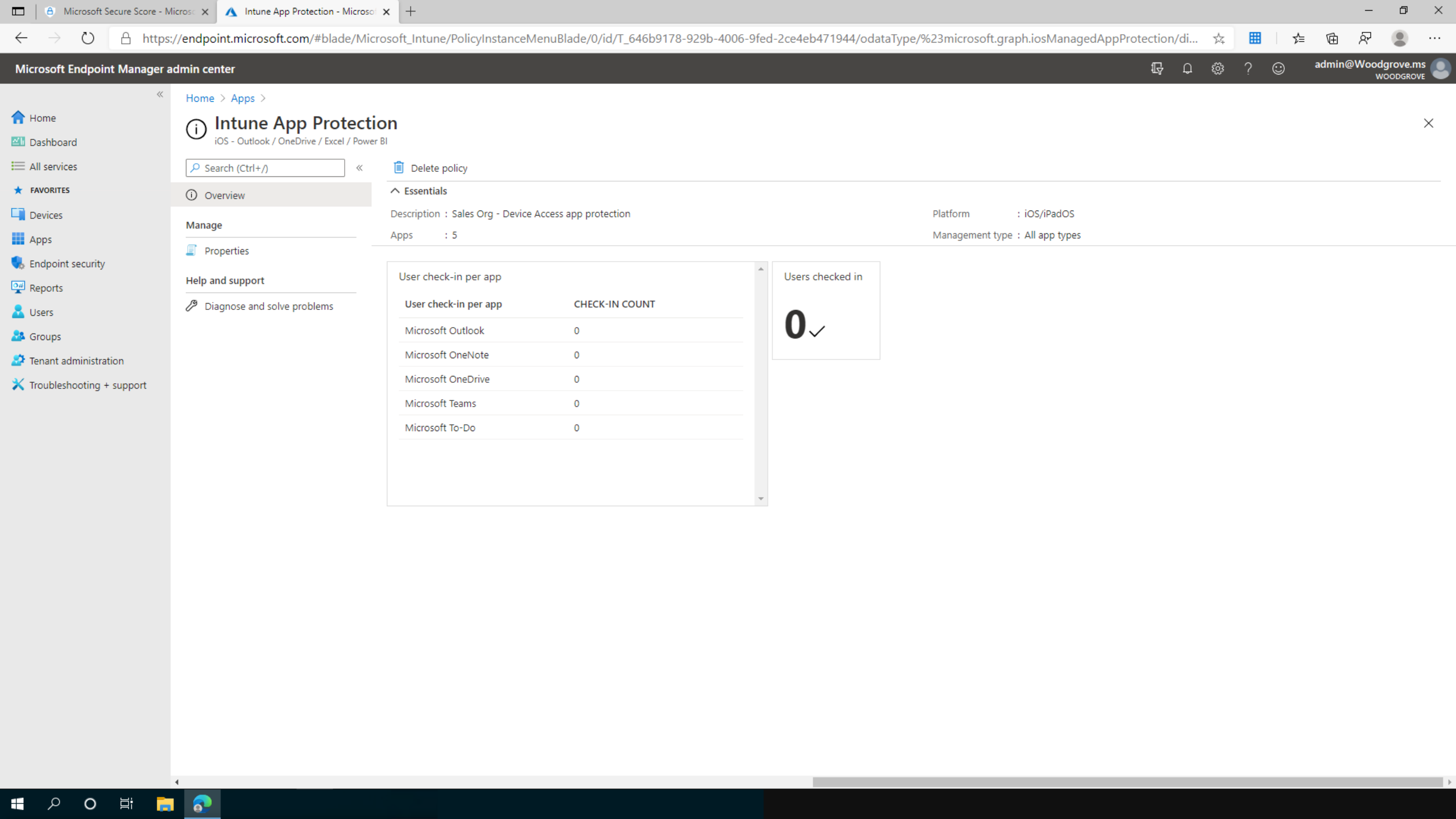








Home	Dashboard	All services	FAVORITES	Devices	Apps	Endpoint security	Reports	Users	Groups	Tenant administration	Troubleshooting + support
Home > Apps											
Apps   App protection policies											
Search (Ctrl+/)											
Create policy Refresh Columns Export											
Search by policy											
Policy	Deployed	Updated	Platform	Management type	Apps						
iOS - Outlook / OneDrive / Excel / P...	Yes	10/28/19, 1:54 PM	iOS/iPadOS	All app types	5						
Woodgrove Interns Office365 MAM	Yes	6/19/20, 3:28 PM	iOS/iPadOS	All app types	2						



Home

Dashboard

All services

FAVORITES

Devices

Apps

Endpoint security

Reports

Users

Groups

Tenant administration

Troubleshooting + support

Home > Apps >

Intune App Protection

iOS - Outlook / OneDrive / Excel / Power BI

Search (Ctrl+ /)

Delete policy

Overview

Manage

Properties

Help and support

Diagnose and solve problems

Essentials

Description : Sales Org - Device Access app protection

Apps : 5

Platform : iOS/iPadOS

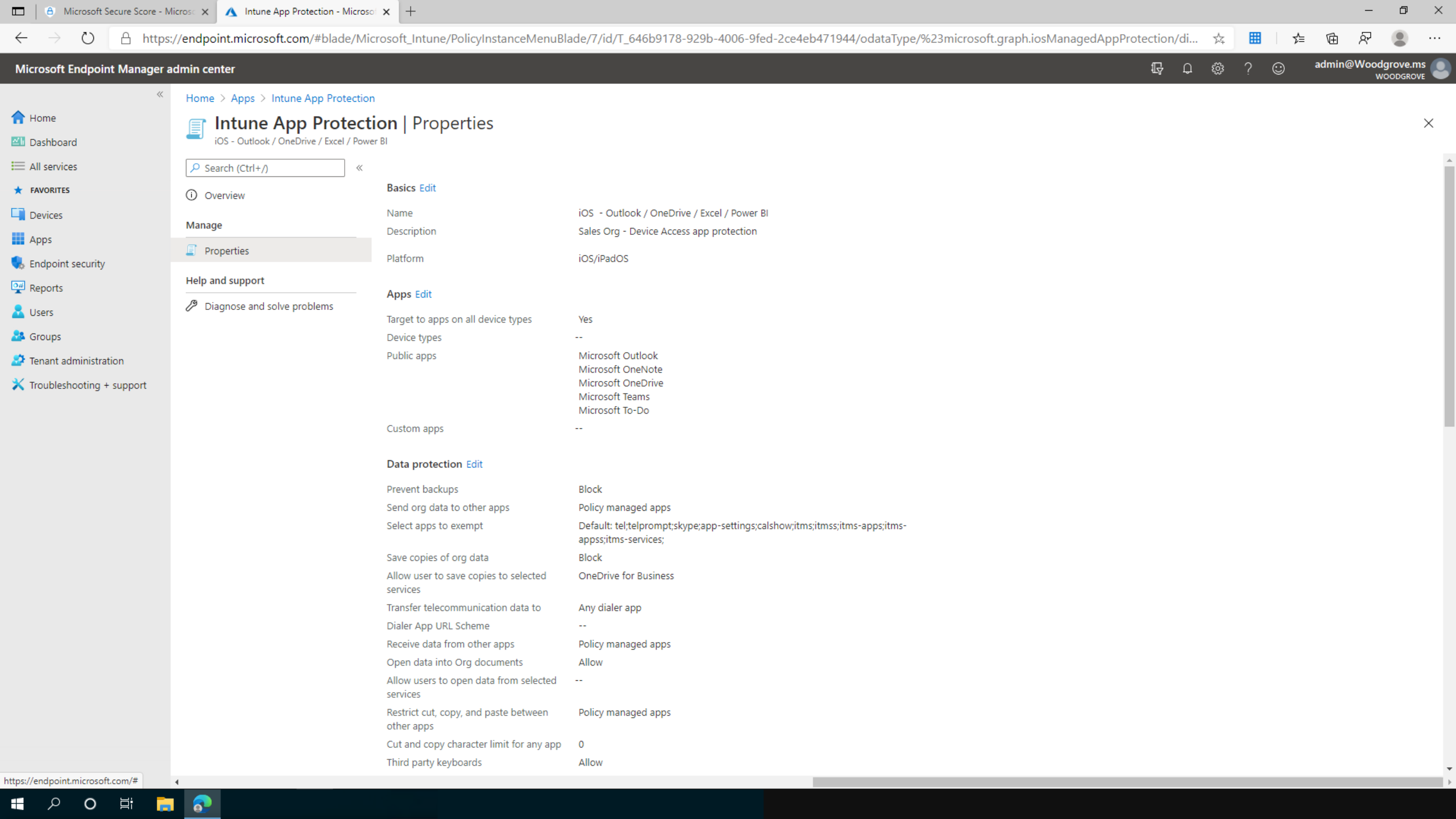
Management type : All app types

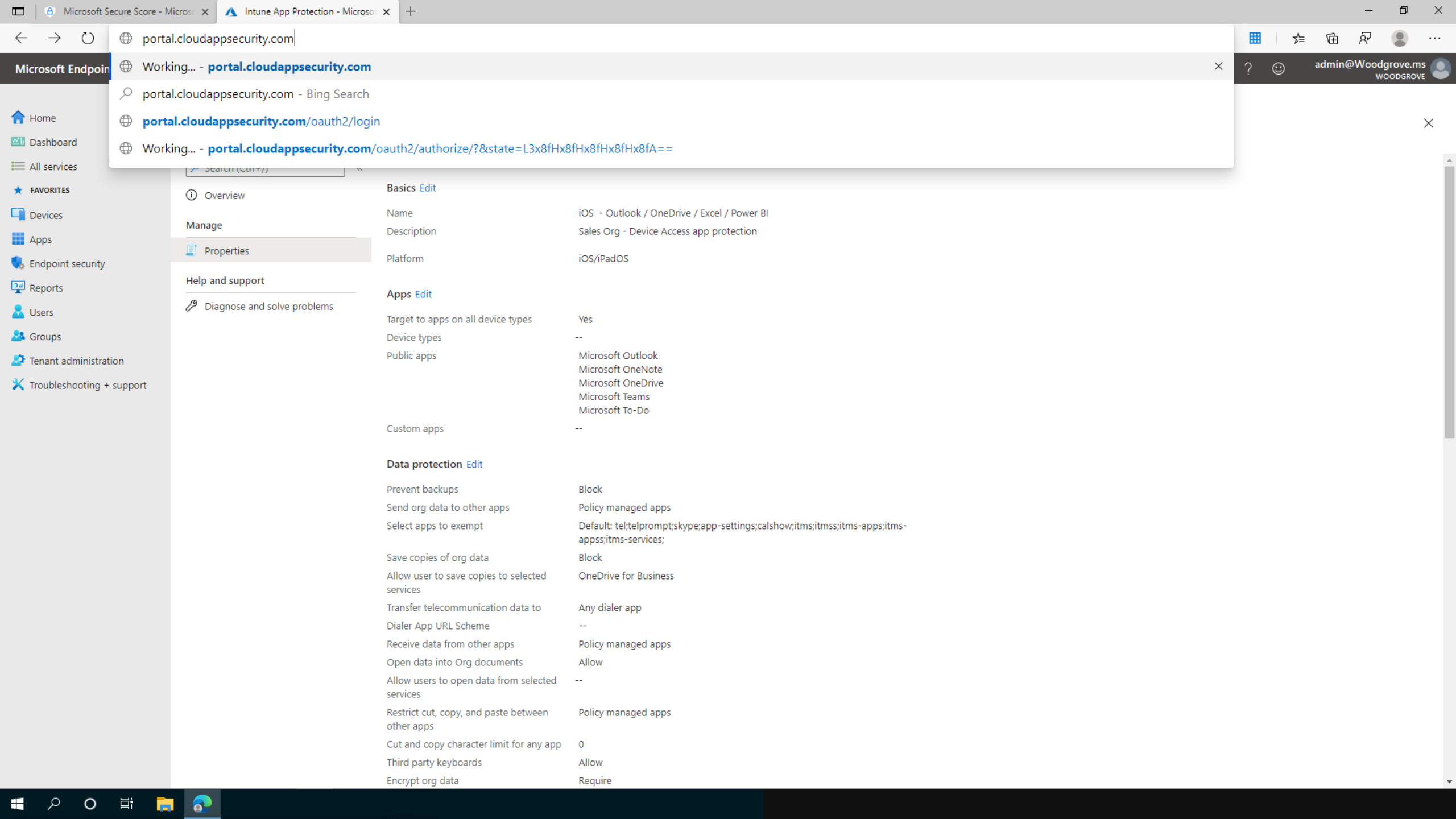
User check-in per app

User check-in per app	CHECK-IN COUNT
Microsoft Outlook	0
Microsoft OneNote	0
Microsoft OneDrive	0
Microsoft Teams	0
Microsoft To-Do	0

Users checked in

0✓





# The End-User Experience Compromised Identity





### Pick an account



nestorw@woodgrove.ms



Use another account





← nestorw@woodgrove.ms

## Enter password

Password

[Forgot my password](#)

Sign in

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#) **Need Support?** [Email Woodgrove Support](#)



← nestorw@woodgrove.ms

## Enter password

.....|

[Forgot my password](#)

Sign in

Hate typing your password? Go passwordless today


[aka.ms/passwordless](#) **Need Support?** [Email](#)

[Woodgrove Support](#)



nestorw@woodgrove.ms



## Approve sign in request

 We've sent a notification to your mobile device.  
Please open the Microsoft Authenticator app to respond.

☐ Don't ask again for 30 days

Having trouble? [Sign in another way](#)

[More information](#)

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#)  **Need Support?** [Email](#)  
[Woodgrove Support](#) 



nestorw@woodgrove.ms

## Update your password

You need to update your password because this is the first time you are signing in, or because your password has expired.

Current password

New password

Confirm password

Sign in

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#) **Need Support?** [Email Woodgrove Support](#)



nestorw@woodgrove.ms

## Update your password



You need to update your password because this is the first time you are signing in, or because your password has expired.

.....|

New password

Confirm password

Sign in

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#)  **Need Support?** [Email Woodgrove Support](#) 



nestorw@woodgrove.ms

## Update your password



You need to update your password because this is the first time you are signing in, or because your password has expired.

\*\*\*\*\*

\*\*\*\*\*

Confirm password

Sign in

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#)  **Need Support?** [Email Woodgrove Support](#) 



nestorw@woodgrove.ms

## Update your password



You need to update your password because this is the first time you are signing in, or because your password has expired.

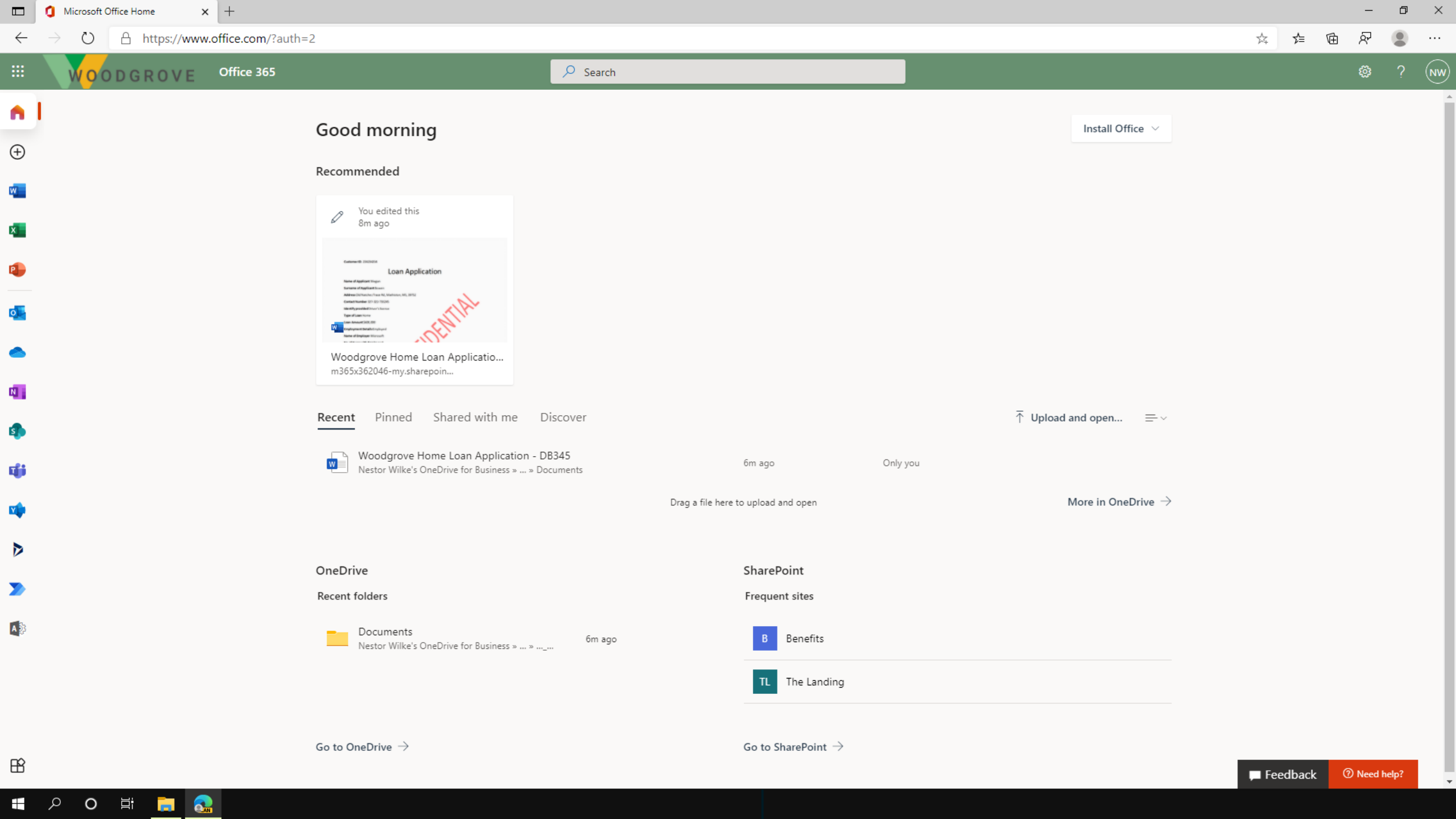
\*\*\*\*\*

\*\*\*\*\*

\*\*\*\*\*

Sign in

Hate typing your password? Go passwordless today  
[aka.ms/passwordless](#)  **Need Support?** [Email Woodgrove Support](#) 



Good morning

Recommended

You edited this 8m ago

Customer ID: 00000000

Loan Application

Name of Applicant (given)

Name of Applicant (family)

Address (City/State/Zip) (given)

Address (City/State/Zip) (family)

Contact Number (Cell) (given)

Contact Number (Cell) (family)

Specialty provided (given)

Specialty provided (family)

Type of Loan (given)

Type of Loan (family)

Loan Amount (given)

Loan Amount (family)

Employment Details (given)

Employment Details (family)

Woodgrove Home Loan Applicatio...  
m365x362046-my.sharepoint...

Recent Pinned Shared with me Discover

Woodgrove Home Loan Application - DB345  
Nestor Wilke's OneDrive for Business » ... » Documents

6m ago

Only you

Drag a file here to upload and open

Upload and open...

More in OneDrive

OneDrive

Recent folders

Documents  
Nestor Wilke's OneDrive for Business » ... » ...

6m ago

Go to OneDrive

SharePoint

Frequent sites

B Benefits

TL The Landing

Go to SharePoint

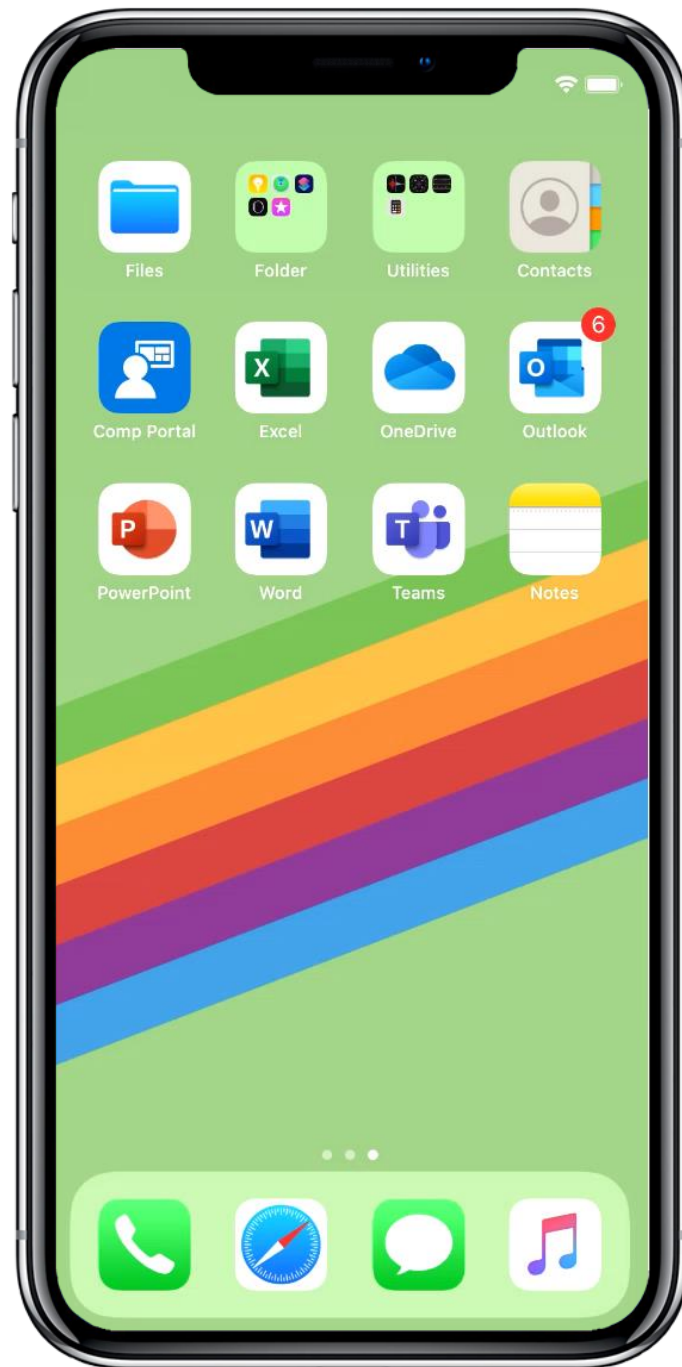
Feedback

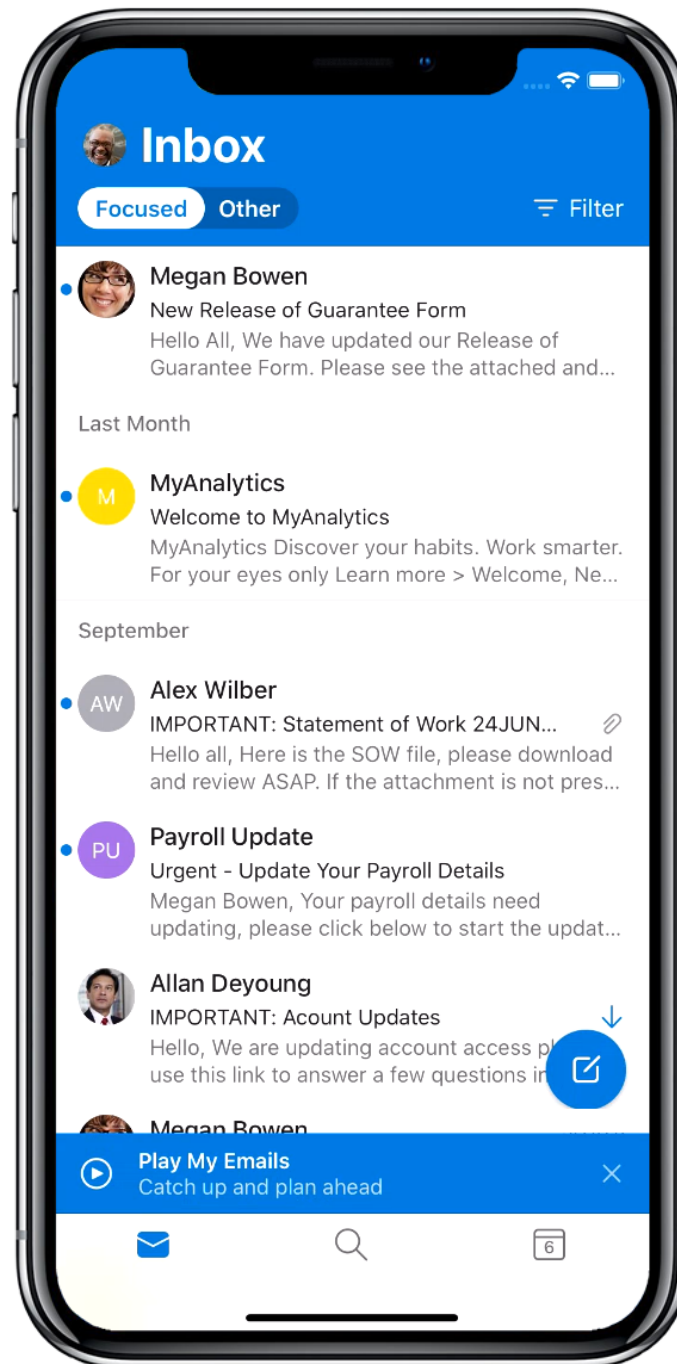
Need help?

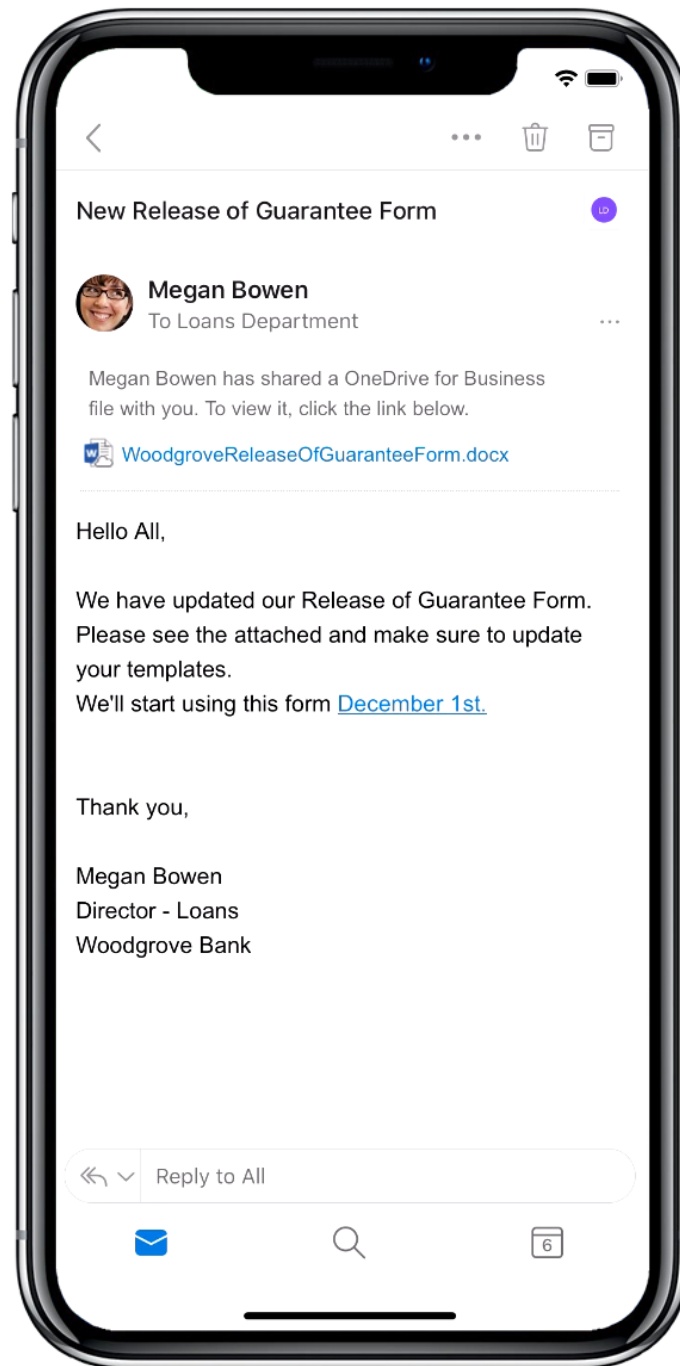


# The End-User Experience Devices and Apps











# WoodgroveReleaseOfGuaranteeForm

DOCX - 61 KB



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which

this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

## RELEASE OF GUARANTEE AGREEMENT

This Termination of Guarantee Agreement, dated this \_\_\_\_ day of \_\_\_\_, 20\_\_ (the "Termination Agreement"), is by and between \_\_\_\_\_, of \_\_\_\_\_, City of \_\_\_\_\_, State of \_\_\_\_\_ (the "Guarantor"), and between \_\_\_\_\_, of \_\_\_\_\_, City of \_\_\_\_\_, State of \_\_\_\_\_ (the "Releasor").

**WHEREAS**, Guarantor and Releasor are parties to a \_\_\_\_\_ [NAME OF DOCUMENT], dated the \_\_\_\_ day of \_\_\_\_\_, 20\_\_ (the "Document"), with all amounts and liabilities owing under the Document, shall be amended, between Principal and Releasor.

**WHEREAS**, the parties hereto wish to terminate the Guarantee provided in the Document effective as of the date hereof; and

**WHEREAS**, each party hereto wishes to irrevocably release the other party hereto from all of its respective obligations and liabilities under the Guarantee in the Document.

**NOW, THEREFORE**, in consideration of the agreements contained herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree as follows:

**Section 1. Termination and Release.** The Releasor irrevocably agrees that the Guarantee in the Document is hereby terminated as of the date hereof, that Guarantor shall have no further obligations, duties or liabilities thereunder, and the Releasor hereby releases, waives and forever discharges Guarantor from all obligations, duties or liabilities of whatever nature arising under or in connection with the Guarantee.

**Section 2. Counterparts.** This Termination Agreement may be executed in any number of counterparts and by different parties hereto on separate counterparts, each complete set of which, when so executed and delivered by all parties, shall be an original, but all such counterparts shall together constitute one and the same instrument.

**Section 3. Headings.** The section headings in this Termination Agreement are for convenience of reference only and shall not be deemed to alter or affect the meaning or interpretation of any provision hereof.

**Section 4. Amendments; etc.** No amendment, modification or supplement to this Termination Agreement, or waiver of any

Open Word



**Section 5. Governing Law.** This Termination Agreement

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which

this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

## RELEASE OF GUARANTEE AGREEMENT

This Termination or Guarantee Agreement, dated this \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ (the "Termination Agreement"), is by and between \_\_\_\_\_, of \_\_\_\_\_, City of \_\_\_\_\_, State of \_\_\_\_\_ (the "Guarantor"), and between \_\_\_\_\_, of \_\_\_\_\_, City of \_\_\_\_\_, State of \_\_\_\_\_ (the "Releasor").

**WHEREAS**, Guarantor and Releasor are parties to a \_\_\_\_\_ [NAME OF DOCUMENT], dated the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ (the "Document"), with all amounts and liabilities owing under the Document, shall be amended, between Principal and Releasor.

**WHEREAS**, the parties hereto wish to terminate the Guarantee provided in the Document effective as of the date hereof; and

**WHEREAS**, each party hereto wishes to irrevocably release the other party hereto from all of its respective obligations and liabilities under the Guarantee in the Document.

**NOW, THEREFORE**, in consideration of the agreements contained herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree as follows:

**Section 1. Termination and Release.** The Releasor irrevocably agrees that the Guarantee in the Document is hereby terminated as of the date hereof, that Guarantor shall have no further obligations, duties or liabilities thereunder, and the Releasor shall be released from all charges, liabilities, and obligations under the Guarantee, whether or not the same are known or suspected at the time of execution hereof.

Copy

Look Up

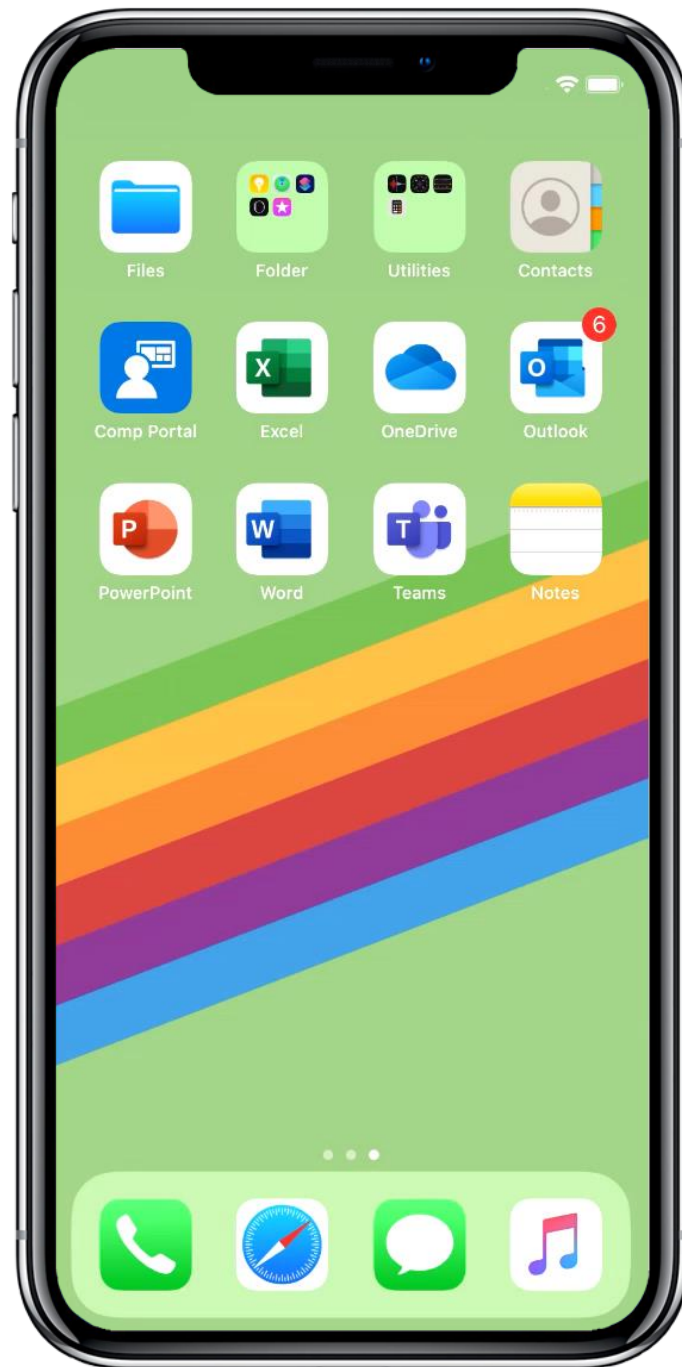
Share...

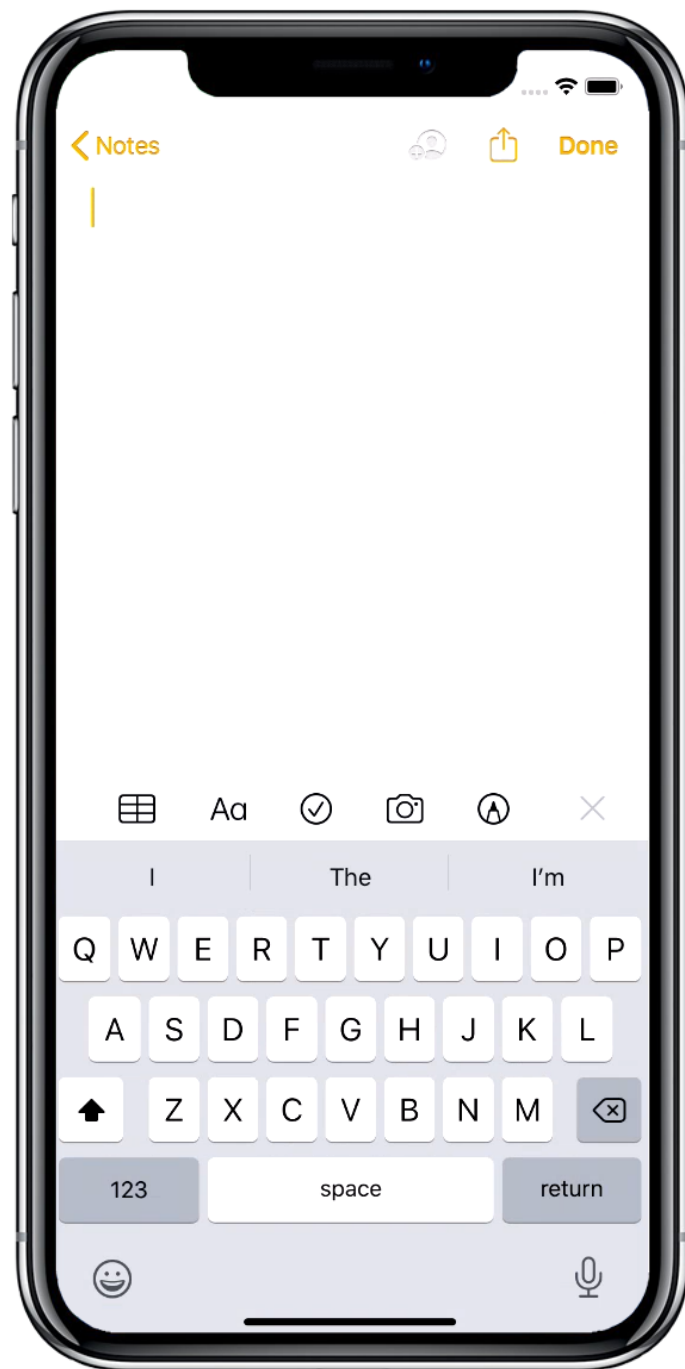
**Section 2. Counterparts.** This Termination Agreement may be executed in any number of counterparts and by different parties hereto on separate counterparts, each complete set of which, when so executed and delivered by all parties, shall be an original, but all such counterparts shall together constitute one and the same instrument.

**Section 3. Headings.** The section headings in this Termination Agreement are for convenience of reference only and shall not be deemed to alter or affect the meaning or interpretation of any provision hereof.

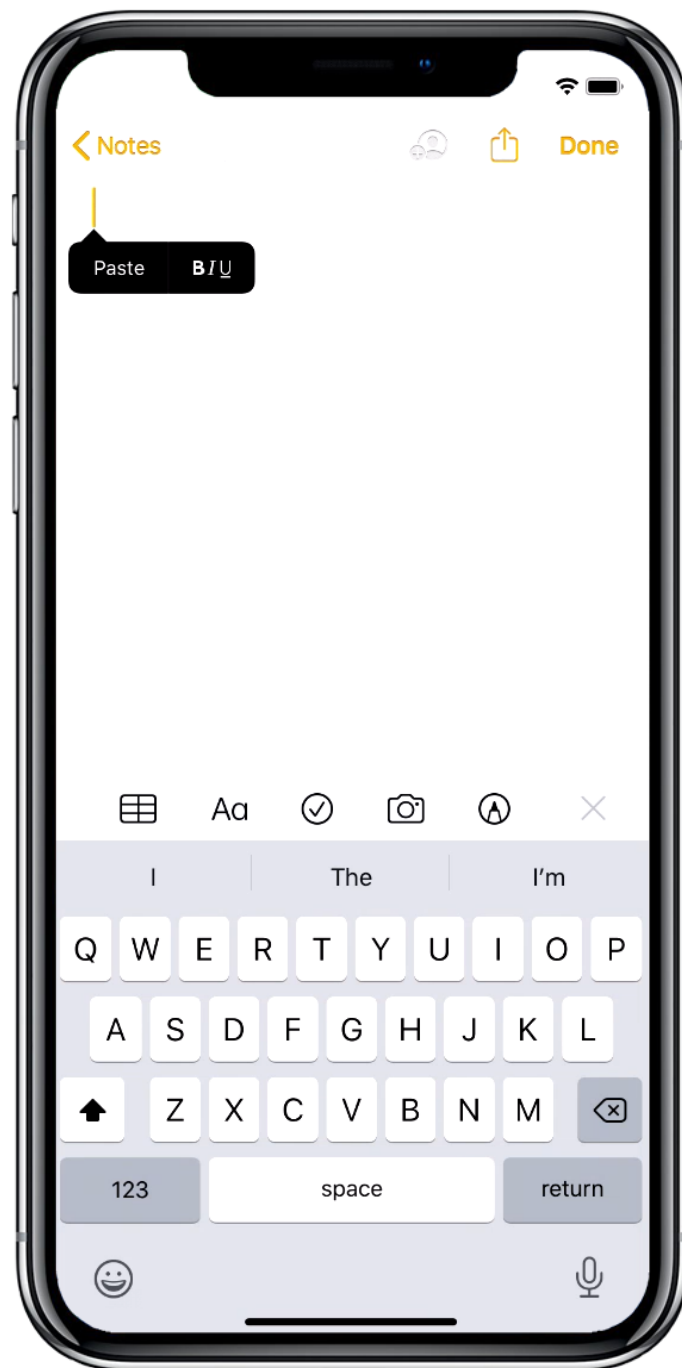
**Section 4. Amendments; etc.** No amendment, modification or supplement to this Termination Agreement, or waiver of any provision or right hereunder by any party hereto, shall be effective unless in writing and executed by the parties hereto. This Termination Agreement shall be binding upon the parties hereto and their respective successors and permitted assigns.

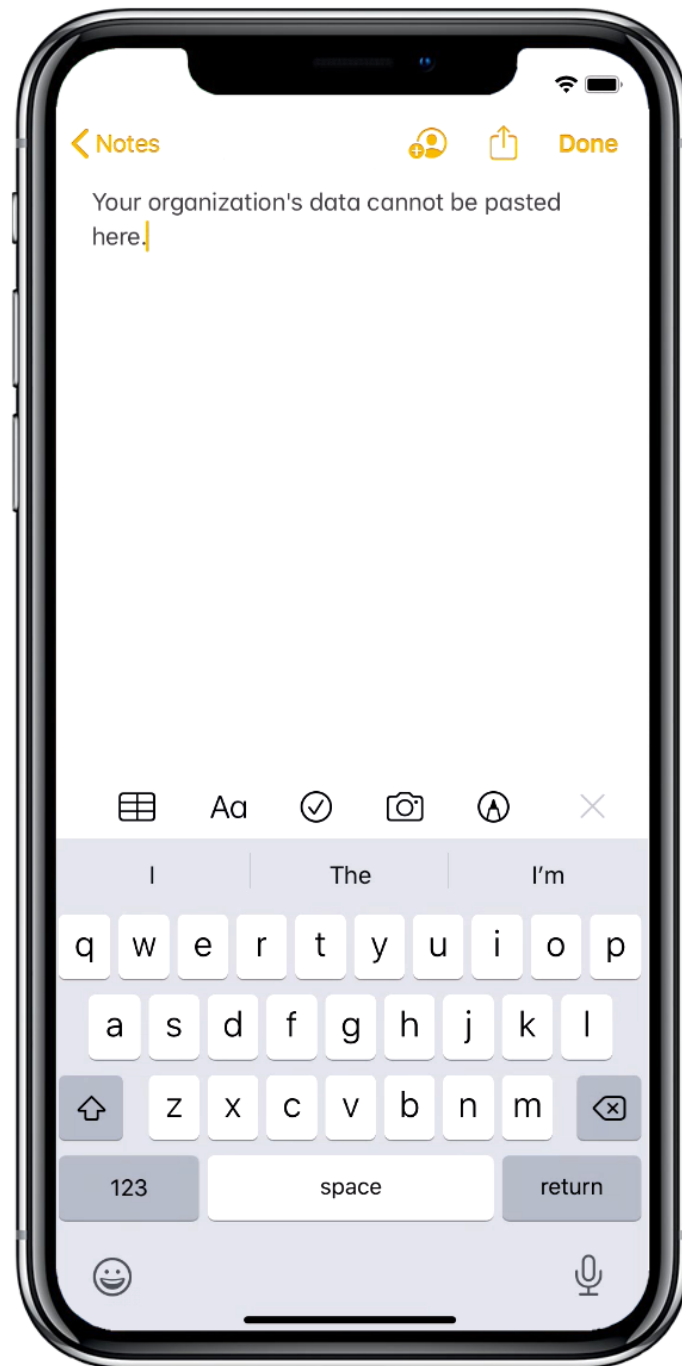
**Section 5. Governing Law.** This Termination Agreement shall be governed by and construed in accordance with the laws of the State of \_\_\_\_\_, without regard to the conflicts of laws principles thereof.

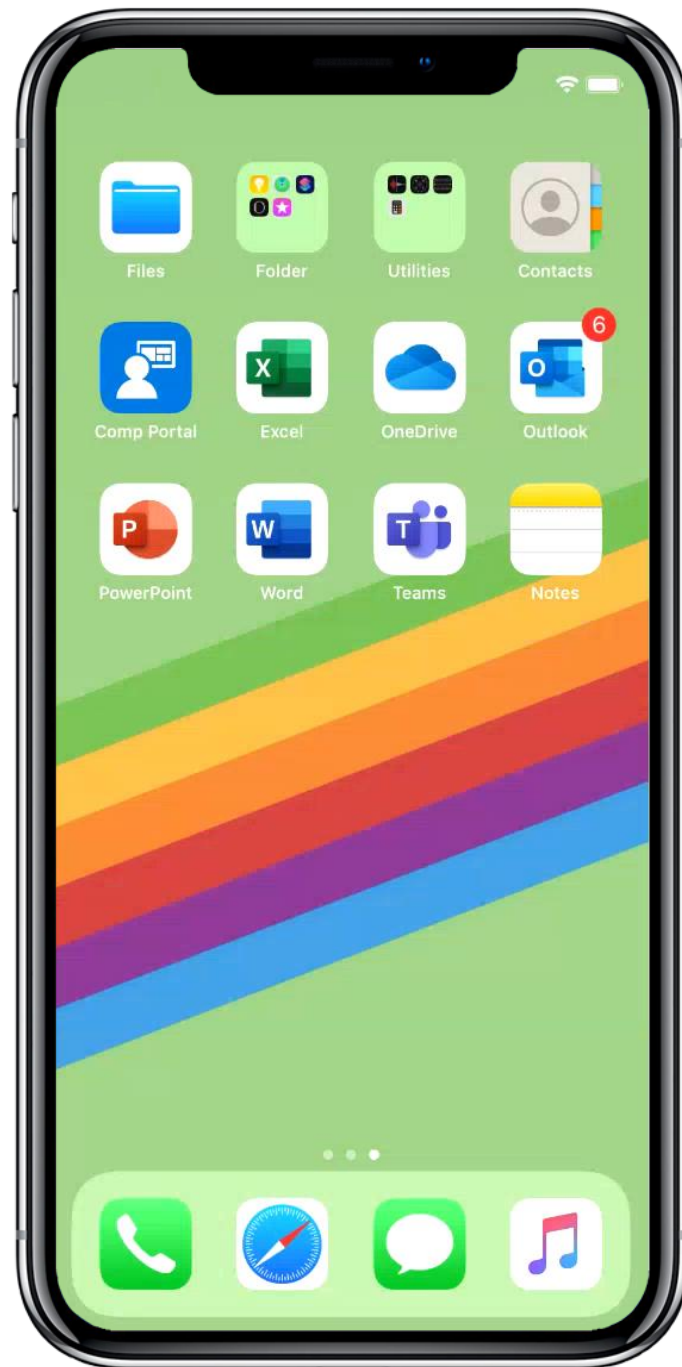


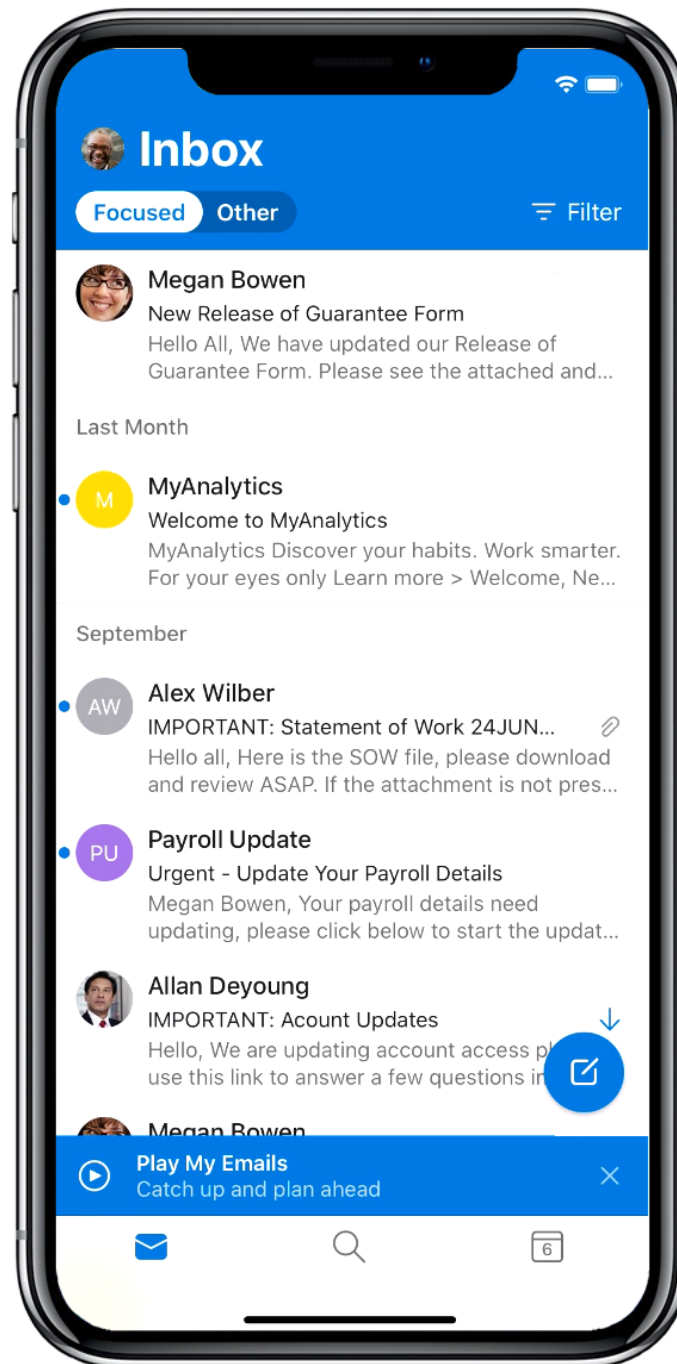












# Inbox

Focused

Other

Filter



Megan Bowen

New Release of Guarantee Form

Hello All, We have updated our Release of Guarantee Form. Please see the attached and...

Last Month



MyAnalytics

Welcome to MyAnalytics

MyAnalytics Discover your habits. Work smarter. For your eyes only Learn more > Welcome, Ne...

September



Alex Wilber

IMPORTANT: Statement of Work 24JUN...



Hello all, Here is the SOW file, please download and review ASAP. If the attachment is not pres...



Payroll Update

Urgent - Update Your Payroll Details

Megan Bowen, Your payroll details need updating, please click below to start the updat...



Allan Deyoung

IMPORTANT: Account Updates

Hello, We are updating account access pl use this link to answer a few questions in



Megan Bowen

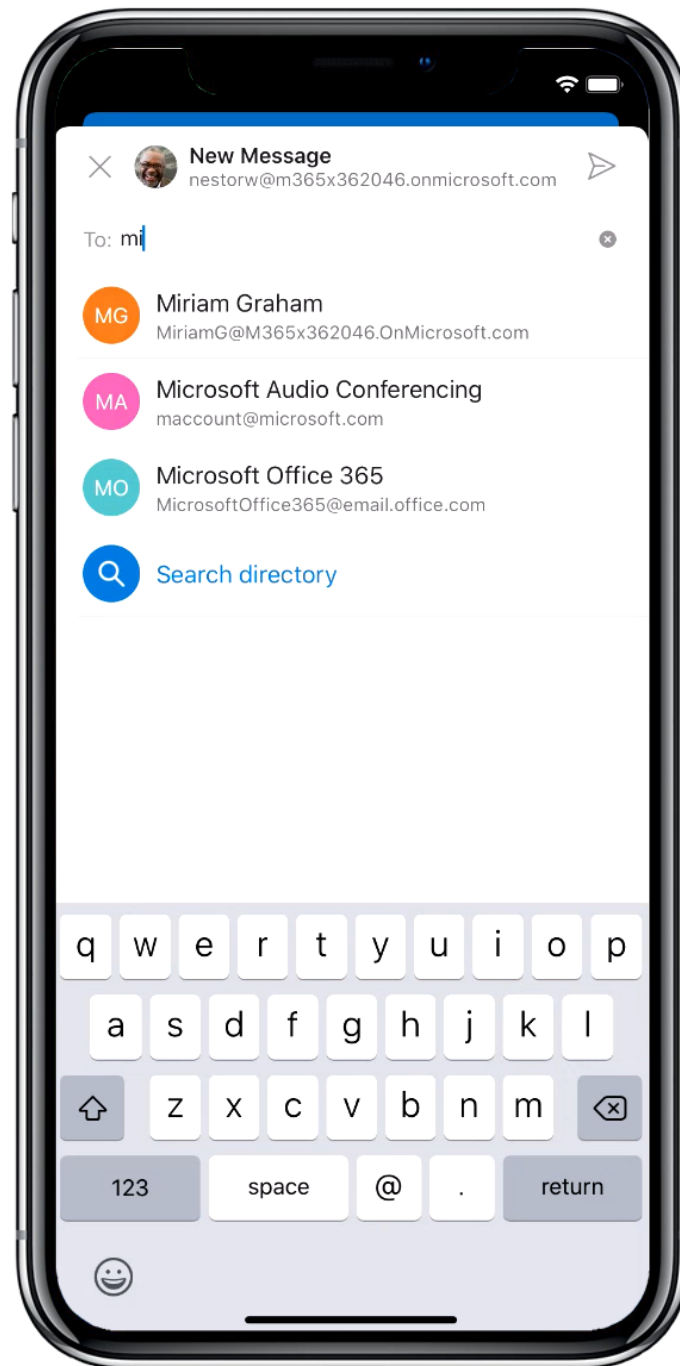


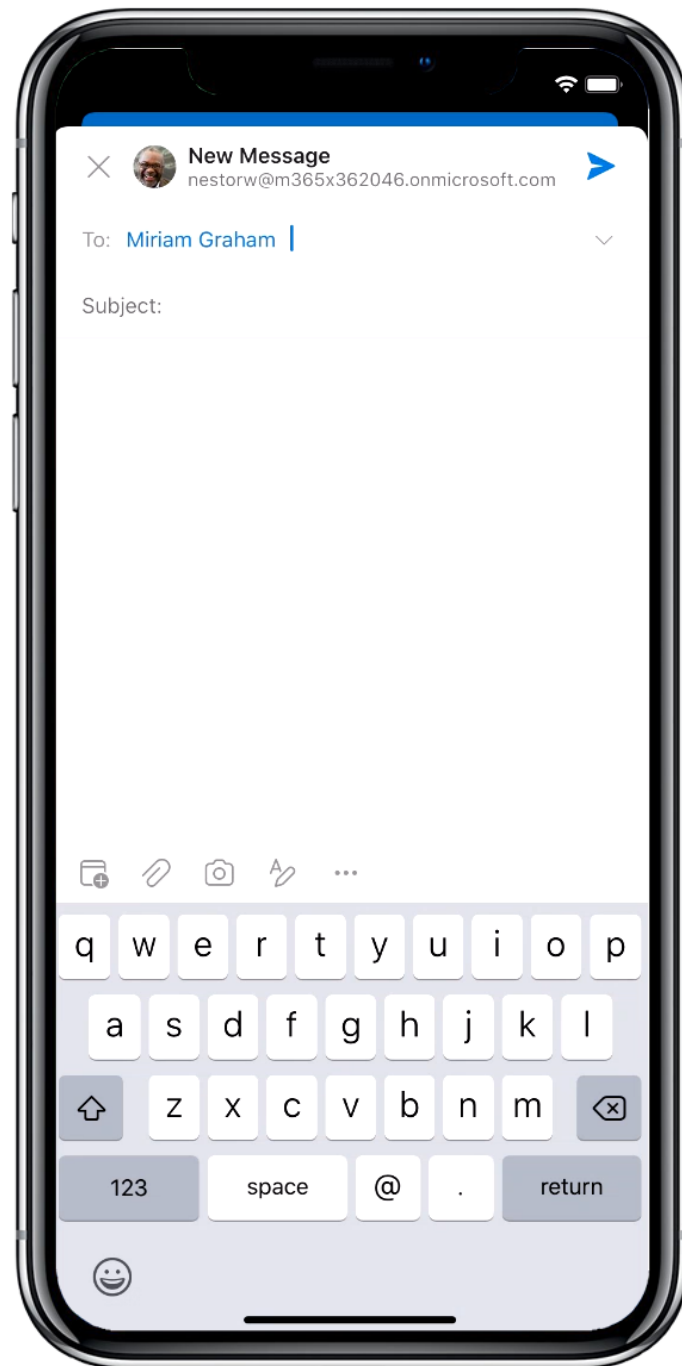
Play My Emails

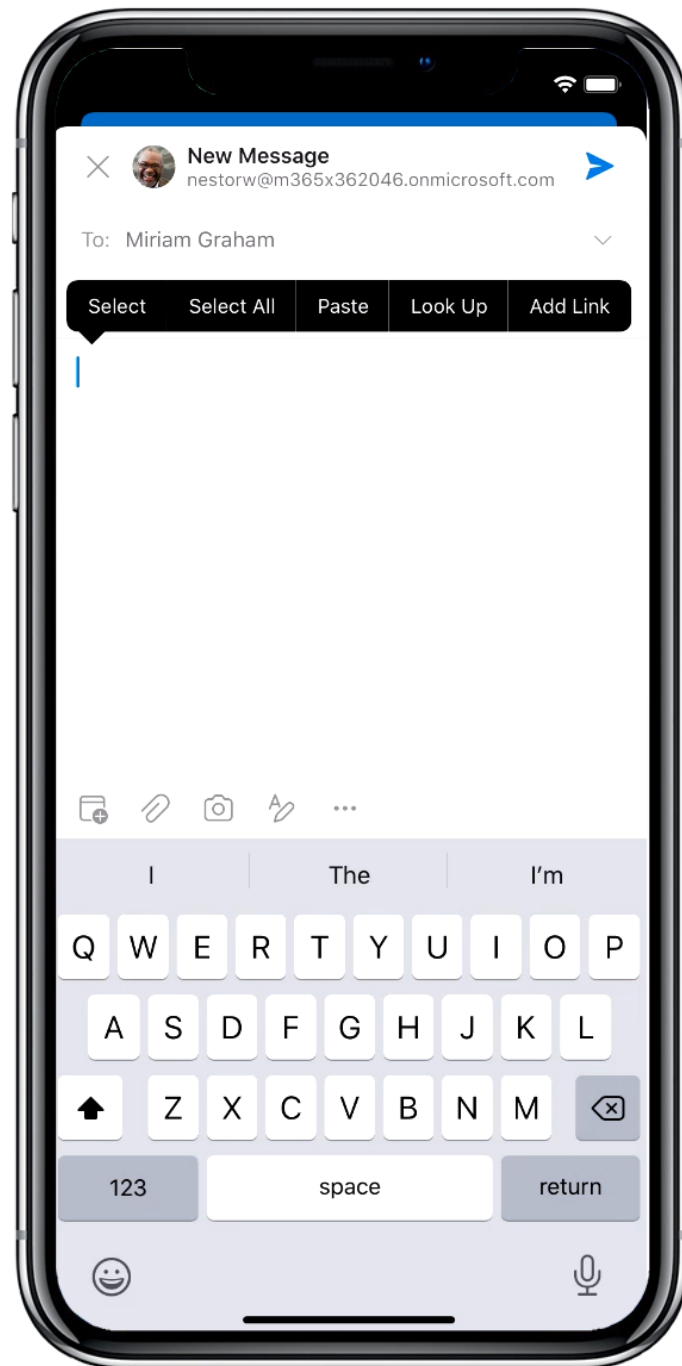
Catch up and plan ahead



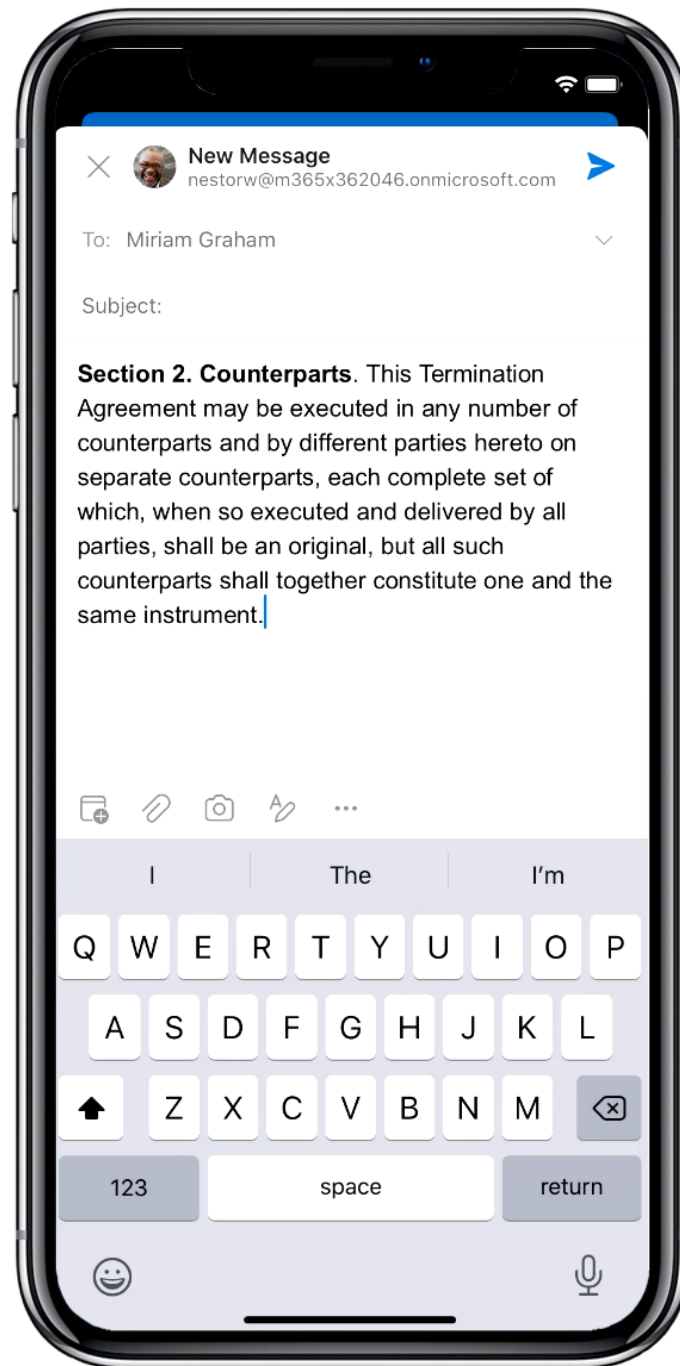












My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx

Contoso Electronics

OneDrive

Search

All files

Sort

Nestor Wilke

My files

Recent

Shared

Recycle bin

Shared libraries

Benefits

The Landing

Create shared library

Get the OneDrive apps

Return to classic OneDrive

New

Upload

Sync

Automate

My files

	Name	Modified	Modified By	File size	Sharing
	My Stuff	September 10	Nestor Wilke	2 items	Private
	Audit of Small Business Sales August.xlsx	September 10	Nestor Wilke	13.8 KB	Shared
	BI Improvement.docx	September 10	Nestor Wilke	22.5 KB	Shared
	CSATData.xlsx	September 10	Nestor Wilke	30.9 KB	Private
	CSATGoals Q2-Q3.docx	September 10	Nestor Wilke	1.24 MB	Private
	Employee Engagement Plan.docx	September 10	Nestor Wilke	731 KB	Private
	IR Handbook.pptx	September 10	Nestor Wilke	66.0 KB	Private
	Over Budget Areas.xlsx	September 10	Nestor Wilke	15.5 KB	Private
	Proposed_agenda_topics.docx	September 10	Nestor Wilke	691 KB	Private
	Q3 Asia Shipping Budget Review.pptx	September 10	Nestor Wilke	76.2 KB	Shared
	RD Projects KPIs.pptx	September 10	Nestor Wilke	343 KB	Shared
	Trey Research Integration Plan.pptx	September 10	Nestor Wilke	1.58 MB	Private
	Woodgrove Bank Annual Food Drive.pdf	4 hours ago	Nestor Wilke	590 KB	Private
	Woodgrove Home Loan Application - DB...	4 hours ago	Nestor Wilke	32.5 KB	Private
	Woodgrove Purchasing Data - Q1.xlsx	4 hours ago	Nestor Wilke	21.5 KB	Private

My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx?id=%2Fpersonal%2Fnestorw\_m365x362046\_onmicrosoft\_com%2FDocuments%2F...

Open

Share

Copy link

Print

Download


Delete

Copy to

Version history

Previous13 of 15Next

Woodgrove Bank Annual Food Drive!!



- When: Saturday November 21<sup>st</sup>-Sunday November 22<sup>nd</sup>
- Times: 8am – 6pm
- Where: Redmond location
- What to bring: Canned, dried, non-perishable food stuffs, monetary donations are also welcome
- Extra: Donations will be used to create as many "Thanksgiving in a box" as possible to hand out at the local food banks. Margarineball has donated 50 turkeys and has given us a reduced rate to purchase more.

1 of 1

Windows taskbar with icons for Start, Search, Task View, File Explorer, and OneDrive.

My files - OneDrive

← → ↺

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx?id=%2Fpersonal%2Fnestorw\_m365x362046\_onmicrosoft\_com%2FDocuments%2F...

☆ ☆ 🗑️ 👤 🗨️ ⋮

📄 Open ▾

🔗 Share

🔗 Copy link

🖨️ Print

⬇️ Download


🗑️ Delete

📄 Copy to

📄 Version history

< Previous 13 of 15 Next > ✕ ⓘ

# Woodgrove Bank Annual Food Drive!!



- When: Saturday November 21<sup>st</sup>-Sunday November 22<sup>nd</sup>
- Times: 8am – 6pm
- Where: Redmond location
- What to bring: Canned, dried, non-perishable food stuffs, monetary donations are also welcome
- Extra: Donations will be used to create as many "Thanksgiving in a box" as possible to hand out at the local food banks. Margarineball has donated 50 turkeys and has given us a reduced rate to purchase more.

^ ▾

1 of 1

🔍 ↺ 🔍

Woodgrove Bank An...pdf

Open file

...

Show all ✕

🏠 🔍 🕒 📁 🌐

My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx

Contoso Electronics

OneDrive

Search

All files

Nestor Wilke

New

Upload

Sync

Automate

Sort

My files

Recent

Shared

Recycle bin

Shared libraries

Benefits

The Landing

Create shared library

Get the OneDrive apps

Return to classic OneDrive

My files

	Name	Modified	Modified By	File size	Sharing
	My Stuff	September 10	Nestor Wilke	2 items	Private
	Audit of Small Business Sales August.xlsx	September 10	Nestor Wilke	13.8 KB	Shared
	BI Improvement.docx	September 10	Nestor Wilke	22.5 KB	Shared
	CSATData.xlsx	September 10	Nestor Wilke	30.9 KB	Private
	CSATGoals Q2-Q3.docx	September 10	Nestor Wilke	1.24 MB	Private
	Employee Engagement Plan.docx	September 10	Nestor Wilke	731 KB	Private
	IR Handbook.pptx	September 10	Nestor Wilke	66.0 KB	Private
	Over Budget Areas.xlsx	September 10	Nestor Wilke	15.5 KB	Private
	Proposed_agenda_topics.docx	September 10	Nestor Wilke	691 KB	Private
	Q3 Asia Shipping Budget Review.pptx	September 10	Nestor Wilke	76.2 KB	Shared
	RD Projects KPIs.pptx	September 10	Nestor Wilke	343 KB	Shared
	Trey Research Integration Plan.pptx	September 10	Nestor Wilke	1.58 MB	Private
	Woodgrove Bank Annual Food Drive.pdf	4 hours ago	Nestor Wilke	590 KB	Private
	Woodgrove Home Loan Application - DB...	4 hours ago	Nestor Wilke	32.5 KB	Private
	Woodgrove Purchasing Data - Q1.xlsx	4 hours ago	Nestor Wilke	21.5 KB	Private

Woodgrove Bank An...pdf

Open file

Show all

My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx

Contoso Electronics

OneDrive

Search

All files

Nestor Wilke

New

Upload

Sync

Automate

Sort

My files

Recent

Shared

Recycle bin

Shared libraries

Benefits

The Landing

Create shared library

Get the OneDrive apps

Return to classic OneDrive

My files

Name	Modified	Modified By	File size	Sharing
My Stuff	September 10	Nestor Wilke	2 items	Private
Audit of Small Business Sales August.xlsx	September 10	Nestor Wilke	13.8 KB	Shared
BI Improvement.docx	September 10	Nestor Wilke	22.5 KB	Shared
CSATData.xlsx	September 10	Nestor Wilke	30.9 KB	Private
CSATGoals Q2-Q3.docx	September 10	Nestor Wilke	1.24 MB	Private
Employee Engagement Plan.docx	September 10	Nestor Wilke	731 KB	Private
IR Handbook.pptx	September 10	Nestor Wilke	66.0 KB	Private
Over Budget Areas.xlsx	September 10	Nestor Wilke	15.5 KB	Private
Proposed_agenda_topics.docx			91 KB	Private
Q3 Asia Shipping Budget Review.pptx			6.2 KB	Shared
RD Projects KPIs.pptx			43 KB	Shared
Trey Research Integration Plan.pptx			58 MB	Private
Woodgrove Bank Annual Food Drive.pdf			90 KB	Private
Woodgrove Home Loan Application - DB...			2.5 KB	Private
Woodgrove Purchasing Data - Q1.xlsx			1.5 KB	Private

Woodgrove Home Loan Application - DB345

6 Views

See details

Contains sensitive information. Some commands aren't available.

View policy tip

1 Viewer · 6 Views

You viewed this 4h ago

Woodgrove Bank An...pdf

Open file

Show all

My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx

Contoso Electronics

OneDrive

Search

All files

Nestor Wilke

OpenShareCopy linkDownloadDeleteRenameAutomate

Sort1 selected

My files

RecentSharedRecycle bin

Shared libraries

BenefitsThe Landing

Create shared library

Get the OneDrive apps

Return to classic OneDrive

My files

	Name	Modified	Modified By	File size	Sharing
	My Stuff	September 10	Nestor Wilke	2 items	Private
	Audit of Small Business Sales August.xlsx	September 10	Nestor Wilke	13.8 KB	Shared
	BI Improvement.docx	September 10	Nestor Wilke	22.5 KB	Shared
	CSATData.xlsx	September 10	Nestor Wilke	30.9 KB	Private
	CSATGoals Q2-Q3.docx	September 10	Nestor Wilke	1.24 MB	Private
	Employee Engagement Plan.docx	September 10	Nestor Wilke	731 KB	Private
	IR Handbook.pptx	September 10	Nestor Wilke	66.0 KB	Private
	Over Budget Areas.xlsx	September 10	Nestor Wilke	15.5 KB	Private
	Proposed_agenda_topics.docx	September 10	Nestor Wilke	691 KB	Private
	Q3 Asia Shipping Budget Review.pptx	September 10	Nestor Wilke	76.2 KB	Shared
	RD Projects KPIs.pptx	September 10	Nestor Wilke	343 KB	Shared
	Trey Research Integration Plan.pptx	September 10	Nestor Wilke	1.58 MB	Private
	Woodgrove Bank Annual Food Drive.pdf	4 hours ago	Nestor Wilke	590 KB	Private
	Woodgrove Home Loan App...	4 hours ago	Nestor Wilke	32.5 KB	Private
	Woodgrove Purchasing Data - Q1.xlsx	4 hours ago	Nestor Wilke	21.5 KB	Private

Woodgrove Bank An...pdf

Open file

Show all

My files - OneDrive

https://m365x362046-my.sharepoint.com/personal/nestorw\_m365x362046\_onmicrosoft\_com/\_layouts/15/onedrive.aspx

Contoso Electronics

OneDrive

Search

All files

Nestor Wilke

OpenShareCopy linkDownloadDeleteRenameAutomateMove toCopy to

Sort1 selected

My files

Recent

Shared

Recycle bin

Shared libraries

Benefits

The Landing

Create shared library

Get the OneDrive apps

Return to classic OneDrive

Open in browser

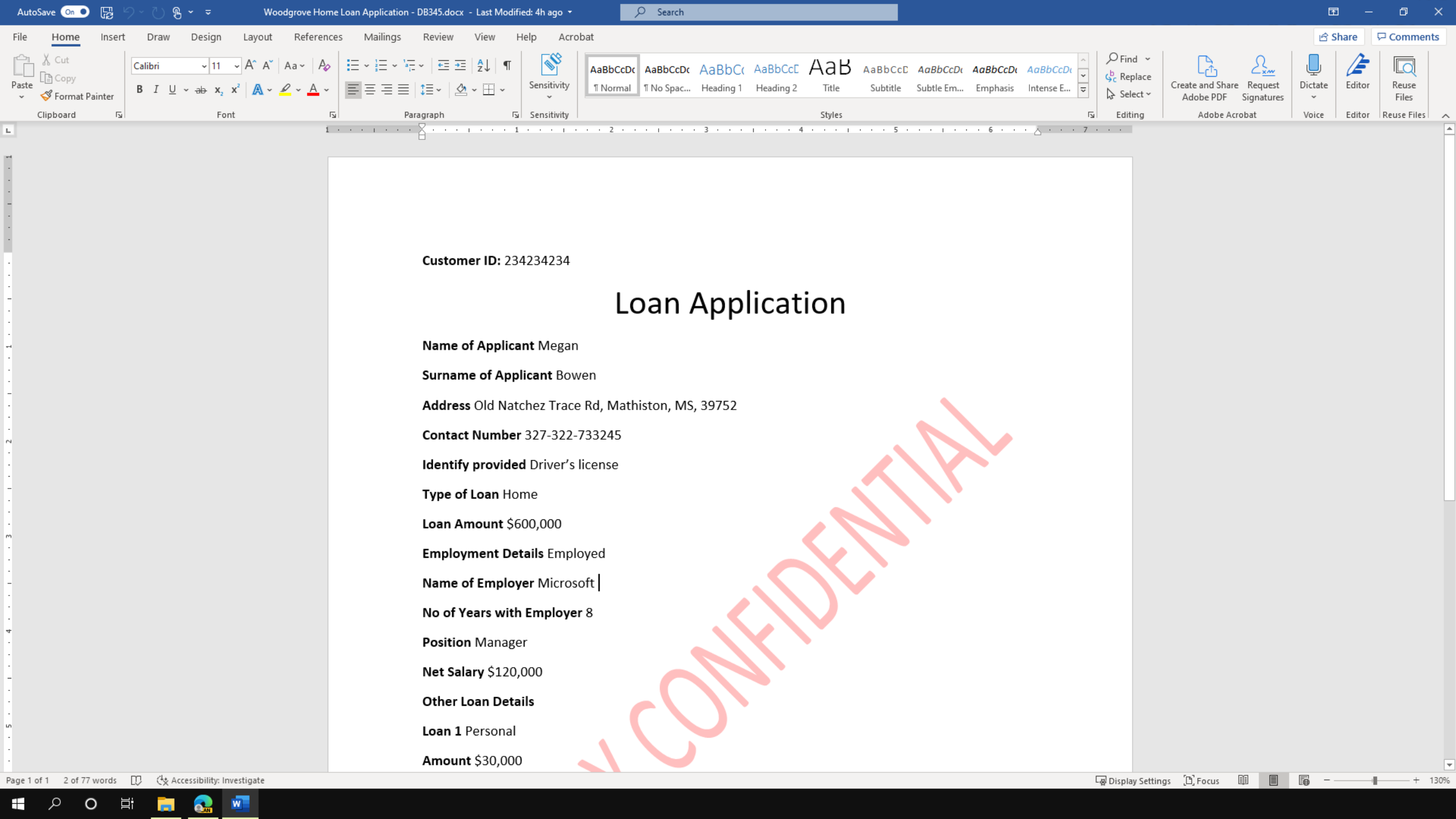
Open in app

	Name	Modified	Modified By	File size	Sharing
	My Stuff	September 10	Nestor Wilke	2 items	Private
	Audit of Small Business Sales August.xlsx	September 10	Nestor Wilke	13.8 KB	Shared
	BI Improvement.docx	September 10	Nestor Wilke	22.5 KB	Shared
	CSATData.xlsx	September 10	Nestor Wilke	30.9 KB	Private
	CSATGoals Q2-Q3.docx	September 10	Nestor Wilke	1.24 MB	Private
	Employee Engagement Plan.docx	September 10	Nestor Wilke	731 KB	Private
	IR Handbook.pptx	September 10	Nestor Wilke	66.0 KB	Private
	Over Budget Areas.xlsx	September 10	Nestor Wilke	15.5 KB	Private
	Proposed_agenda_topics.docx	September 10	Nestor Wilke	691 KB	Private
	Q3 Asia Shipping Budget Review.pptx	September 10	Nestor Wilke	76.2 KB	Shared
	RD Projects KPIs.pptx	September 10	Nestor Wilke	343 KB	Shared
	Trey Research Integration Plan.pptx	September 10	Nestor Wilke	1.58 MB	Private
	Woodgrove Bank Annual Food Drive.pdf	4 hours ago	Nestor Wilke	590 KB	Private
	Woodgrove Home Loan App...	4 hours ago	Nestor Wilke	32.5 KB	Private
	Woodgrove Purchasing Data - Q1.xlsx	4 hours ago	Nestor Wilke	21.5 KB	Private

Woodgrove Bank An...pdfOpen file

Show all





**Customer ID:** 234234234

# Loan Application

**Name of Applicant** Megan

**Surname of Applicant** Bowen

**Address** Old Natchez Trace Rd, Mathiston, MS, 39752

**Contact Number** 327-322-733245

**Identify provided** Driver's license

**Type of Loan** Home

**Loan Amount** \$600,000

**Employment Details** Employed

**Name of Employer** Microsoft |

**No of Years with Employer** 8

**Position** Manager

**Net Salary** \$120,000

**Other Loan Details**

**Loan 1** Personal

**Amount** \$30,000

**How can Inova Solutions help?**

# Guardian 360

- Adaptive Security & Monitoring
- Automatic Remediation
- Audits and reports



# Guardian 360

- Security baselines based on CIS best practices
- Establish custom baselines based on your orgs needs



The slide features a dark blue background. In the top-left and top-right corners, there are decorative geometric patterns composed of various shades of blue, green, and white triangles. A large, faint, light-blue checkmark is visible in the bottom-right corner.

# Thank you

- ▶ Any questions?