

Settlement Communication Pursuant to Federal Rule of Evidence 408

Instructions for CLASS ACTION CLAIM FORM

Important Information About Making a Claim for Settlement Relief

I. HOW TO MAKE A CLAIM FOR SETTLEMENT RELIEF

a. Eligibility for Relief

If you were charged and still owe, or if you paid, Shellpoint Mortgage Servicing during the period March 1, 2014 through April 4, 2019, for a hazard, flood, or wind Lender-Placed Insurance (“LPI”) policy covering Residential Property¹ procured by Overby-Seawell Company on or after March 1, 2014, you may be entitled to an escrow account credit or payment in the amount of 8.875% of the net LPI premium for that LPI policy depending upon which insurance company placed your insurance (“Settlement Relief”).

b. How to Make a Claim for Settlement Relief

If you are entitled and wish to make a claim for Settlement relief, you **must** complete the enclosed Class Action Claim Form (“Claim Form”), under penalty of perjury, and mail it to *Chong v. Shellpoint* Settlement Administrator, P.O. Box 404041, Louisville, KY 40233-4041 with a postmark of no later than November 12, 2019 (as defined in the Settlement Agreement),² or, if a private mail carrier is used, a label reflecting that the mail date is no later than November 12, 2019 (the “Claim Deadline”). You may also complete and submit a Claim Form on the Settlement Website www.ChongSettlementInfo.com but must separately upload the required verification documents to the Settlement Website pursuant to the instructions on the Website, no later than the Claim Deadline. If the Court approves the Settlement and enters Judgment on the date of the Fairness Hearing and no appeal is filed, the deadline to submit a properly completed and accurate Claim Form will be no earlier than November 12, 2019. If you fail to submit your Claim Form as required by these Instructions, you will not be able to obtain a settlement credit or payment.

c. Affirmations and Verification of Your Claim

Your Claim Form must be completely filled out, signed and affirmed under penalties of perjury to receive a payment in the amount of Settlement Relief. However, in order to receive a payment of Settlement Relief (either cash or a credit), the Claimant’s identity must be verified using **only one** of the four alternative methods of verification explained in the Claim Form.

d. Review of Your Claim

Once you return your completed Claim Form, your claim will be reviewed by the Settlement Administrator. Subject to the audit of claims, if your Claim Form is properly completed, affirmed, and verified, and the Settlement Administrator determines that your claim is valid, you will receive your Settlement Relief, subject to final approval by the Court.

e. Audit of Claim Forms

Shellpoint may separately audit or review Claim Forms submitted by Claimants. Any such audit may include a review of banking or real property records pertaining to the Claimant(s) and any property insured by the LPI policy, and a computerized search for any bankruptcy filings in United States District Bankruptcy Court pertaining to the Claimant(s), or any deficiency judgment entered against the Claimant(s) in any state Court.

CLAIMANTS ARE CAUTIONED TO NOT SUBMIT FRAUDULENT CLAIMS AS ALL CLAIMS ARE SUBJECT TO AUDIT.

II. IF YOU NEED FURTHER INFORMATION

If you have any questions or would like further information about the terms of the settlement, your eligibility for Settlement Relief under the Settlement Agreement, or how to make a claim for settlement relief, you may visit www.ChongSettlementInfo.com, call us toll-free at 1-866-579-5212, or write to: *Chong v. Shellpoint* Settlement Administrator, P.O. Box 404041, Louisville, KY 40233-4041.

*Para más información comuníquese al número 1-866-579-5212 o para obtener Instrucciones y Formulario de Reclamación en español por favor vaya a www.ChongSettlementInfo.com, o escriba a *Chong v. Shellpoint* Settlement Administrator, P.O. Box 404041, Louisville, KY 40233-4041.*

¹ “Residential Property” shall mean any property for which the borrower (i) submitted a Uniform Residential Loan Application or similar paper or electronic application form in connection with mortgage loan for the property for which the LPI was placed, or (ii) uses or used all or any part of the property as a primary or secondary residence, and not primarily for business purposes.

² The Final Settlement Date is the date on which the judgment in this case (“Judgment”) becomes Final. If no appeal has been taken from the Judgment, the Final Settlement Date means the date on which the time to appeal has expired. If any appeal has been taken from the Judgment, the Final Settlement Date means the date on which all appeals have been finally disposed of in a manner that affirms the Judgment. Thus, the Claim Deadline will be no earlier than November 12, 2019.