

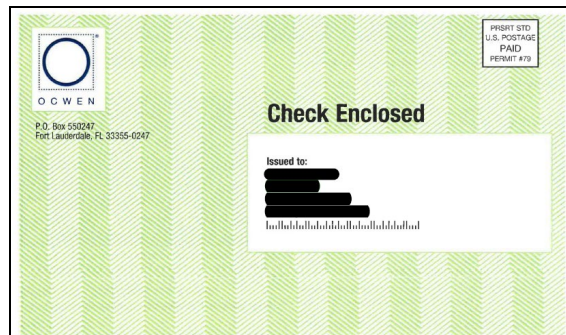
NOTICE OF CLASS ACTION SETTLEMENT

As a current or former Ocwen, GMAC, or Homeward Residential customer who was enrolled in one or more warranty or home service plans after cashing or depositing a small-dollar check, you can receive a cash payment from a class action settlement. Class Members are entitled to a Benefit of up to 77% of the premiums they paid subject to validation and other adjustments by the Settlement Administrator.

A federal Court authorized this Notice. It is not a solicitation from a lawyer. Contact the Settlement Administrator or Class Counsel Wittels Law listed below if you have any questions after reading this Notice. Do not contact the Court with questions.

This Notice is to inform you of a proposed settlement of a class action lawsuit pending against Defendants Ocwen Loan Servicing and Cross Country Home Services, Inc.

As discussed in further detail below, the monetary value of the Settlement is \$26,457,227 (as updated at time of final Court approval). As described below, cash refunds will be made to current and former Ocwen, GMAC, or Homeward Residential mortgage customers who cashed or deposited a small-dollar check, and who were subsequently enrolled in home warranty or service plans sold by Cross Country Home Services, Inc. ("CCHS"). An example of what the check solicitation looked like is reproduced below.



Defendants' records show that you may have paid for one (or more) of these plans through your mortgage statement, but never used any of the plans or received a full refund. By submitting a Valid Claim Form postmarked by June 18, 2019, or submitted online by June 18, 2019 at 11:59 pm EST, you can receive a refund of up to 77% of the premium payments you made for the plan.

Please read this Notice carefully, as your legal rights may be affected whether or not you respond. All capitalized terms used in this Notice are defined in the Settlement Agreement, available at www.CheckFeeSettlement.com.

YOUR RIGHTS AND OPTIONS IN THIS SETTLEMENT:

<p align="center">SUBMIT A CLAIM FORM</p>	<p>This is the only way to receive a cash Benefit. <u>The Claim Form must be postmarked by June 18, 2019.</u></p> <p>You can submit a Claim Form online at www.CheckFeeSettlement.com. If you want to submit a paper Claim Form by mail, you can print a copy online at www.CheckFeeSettlement.com, or call 1-855-447-2247 and ask that a paper Claim Form be mailed to you.</p>
<p align="center">OPT-OUT</p>	<p>Receive no Benefit. If you ask to Opt-Out, you will not receive any Benefit from this Settlement. By excluding yourself, you can bring a separate action against Ocwen and/or CCHS at your own expense for the same legal Claims in this lawsuit if your Claims are still timely. The deadline to Opt-Out is June 18, 2019.</p>
<p align="center">FILE AN OBJECTION</p>	<p>Notify the Court if you have any objections to the Settlement. The deadline to file an Objection with the Court is June 18, 2019.</p>
<p align="center">DO NOTHING</p>	<p>You will not receive a cash Benefit. You will release your Claims relating to the lawsuit against Ocwen and CCHS and you will not be able to sue Ocwen or CCHS for any Claim relating to the lawsuit.</p>

These rights and options – and the deadlines to follow – are explained in this Notice.

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QUESTIONS? CALL 1-855-447-2247 OR VISIT WWW.CHECKFEESETTLEMENT.COM

BASIC INFORMATION

1. What is this lawsuit about?

This class action lawsuit claims that Ocwen and CCHS (together “Defendants”) unlawfully enrolled certain Ocwen customers in home warranty and service plans offered by CCHS. The class action alleges that Defendants mailed Ocwen’s customers checks for \$2.50, \$3.50, or similar low sums, and further alleges that the checks were designed to appear as if they were rebates or refunds issued by Ocwen, but when cashed or deposited, resulted in Ocwen customers being enrolled in CCHS’s home warranty or service plans. Defendants charged for the plans on customers’ monthly mortgage statements.

Defendants deny the characterization by Plaintiffs and any wrongdoing in their marketing and business practices.

This Notice explains the lawsuit, the Settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them. If the Court approves the Settlement and it becomes final, a Settlement Administrator appointed by the Court will make the Benefit payments provided by the Settlement.

2. Who is affected by this Settlement?

All current and former Ocwen, GMAC, and Homeward Residential customers who (a) were enrolled in one or more CCHS warranty or home service plans between August 6, 2009 and December 31, 2013 after cashing or depositing one of Defendants’ check solicitations, (b) made one or more payments for a plan(s), (c) never made a claim under a plan, and (d) never received a full refund of all premiums paid for a plan(s). This Settlement Class includes some former GMAC and Homeward Residential customers whose loans were never serviced by Ocwen. Excluded from the Settlement Class are current and former employees of Ocwen and CCHS, and the Judges to this case (see the full Settlement Agreement for the complete list of exclusions).

3. Why is this a class action?

In a class action, one or more individuals called Class Representatives sue as Plaintiffs on behalf of others who have similar claims. In this class action, the Plaintiff Class Representatives Margarita Delgado and William Sheppard together with twenty-two other Class Representatives from different states where Defendants did business, sued on behalf of Ocwen mortgage customers as well as former GMAC and Homeward Residential mortgage customers (the “Class Members”).

4. Why is there a Settlement and what is its effect?

After more than five years of litigation and extensive negotiations, the Parties have agreed to a Settlement. The Court did not make any decisions as to the ultimate merits of the allegations. A Settlement avoids the uncertainty, risks and delay of continued litigation, and gives Class Members the opportunity to receive cash Benefits now subject to the Settlement’s approval by the Court. Both the Class Representatives and their lawyers believe that the Settlement is fair and in the best interest of the Class. Unless you Opt-Out, you are accepting the Settlement. This means that if the Settlement is approved, you will be releasing all Claims in this class action and will not to be able to sue Defendants as to any of the Claims brought in this lawsuit, whether you file a Claim Form for a Benefit or not.

THE SETTLEMENT BENEFITS – WHAT YOU GET

5. What does the Settlement provide?

If you submit a Valid Claim Form postmarked by June 18, 2019, or submitted online by June 18, 2019, you can receive a cash Benefit payment that is up to 77% of the total amount you paid for the home warranty or service plan you were enrolled in. The refund amount depends on how long you paid a premium of \$14.95 to \$54.95 per month. For example, if you were enrolled in a Plan and charged \$14.95 per month on your Ocwen mortgage statement for 6 months, your Settlement payment could be up to \$69 (i.e., \$14.95 x 6 months = \$89.70; 77% of \$89.70 is \$69). If you were enrolled in a Plan and charged \$54.95 per month for 3 months, your Settlement payment could be up to \$126.93 (i.e., \$54.95 x 3 months = \$164.85; 77% of \$164.85 is \$126.93).

The amount of your Claim also depends on the amount of other submitted Claims for the available monetary benefits, the Attorneys' Fees and Costs as approved by the Court, as well as the Named Plaintiff Service Awards as approved by the Court.

As part of the Settlement, CCHS will also notify all customers currently enrolled in a CCHS home warranty or service plan that they are enrolled in a Plan and have the opportunity to discontinue the Plan if they so choose. Finally, as a result of the Plaintiff Class Representatives' efforts in this litigation, Defendants stopped sending out check solicitations all together and previously paid \$1,632,605.48 in refunds to customers who never made a claim under one of the plans.

HOW TO GET A PAYMENT – SUBMIT A CLAIM FORM

6. How can I get a cash Benefit payment?

To qualify for a cash Benefit payment, you must fill out and timely submit a Claim Form postmarked by June 18, 2019. You can also submit the Claim Form online at www.CheckFeeSettlement.com. If you want to submit a paper Claim Form by mail, you can print a copy available online at www.CheckFeeSettlement.com, or call 1-855-447-2247 and ask for a paper Claim Form to be mailed to you.

You will need to include your Class Member ID on the Claim Form. This code is in **BOLDED font** on the postcard and /or email Notice you received. Claim Forms submitted by mail must be postmarked by June 18, 2019; Claim Forms filed online must be submitted by June 18, 2019 at 11:59 pm EST.

If you submit an incomplete or late Claim Form, your Claim will not be deemed a Valid Claim and you will be ineligible to receive a Benefit payment under the Settlement.

7. What happens if I don't send in a Claim Form?

If you don't submit a Claim Form, and don't opt-out from the Settlement as described in the next section below, you will still be bound by all the terms of the Settlement, including Releasing all Claims as described below, you will not be able to sue Defendants for the Claims alleged in this class action, and you will not receive any Benefit payment from the Settlement.

OPT-OUT FROM THE SETTLEMENT

8. What does excluding myself from the Settlement mean?

If you don't want a Benefit payment from the Settlement, then you may Opt-Out (i.e. exclude yourself) from the Settlement. To Opt-Out from the Settlement, you must submit a statement to the Settlement Administrator that is signed and states your full name, address, and phone number stating "I/We wish to be excluded from the Settlement Class and Settlement in the *Delgado Action*." Your Opt-Out statement must be returned to the Settlement Administrator so that it is postmarked on or before **June 18, 2019**: Class Action Opt-Out, Attn: Delgado v. Ocwen, c/o Settlement Administrator, PO Box 58489, Philadelphia, PA 19102-8489.

If you choose to Opt-Out of the Settlement: (1) you will not get any Settlement Benefit; and (2) you cannot file an Objection to the Settlement. By Opting-Out, you will not be legally bound by the Settlement, and may still pursue your own Claims against Defendants at your own expense if they are not too late under the applicable statute of limitations.

OBJECTING TO THE SETTLEMENT

9. How can an Objection be made?

If you fall within the definition of a Class Member set forth above, you may file an Objection to the Settlement. You cannot object to the Settlement if you Opt-Out from the lawsuit. Any Objection must be filed with the Court and must be served upon the Settlement Administrator as well as upon all the lawyers representing the Class and the Defendants at the addresses below.

Your written Objection must be served on Class Counsel and Defendants' Counsel (listed below) no later than June 18, 2019 and include all of the following information to be considered valid: (a) a reference at the beginning to *Delgado v. Ocwen Loan Servicing, LLC*, No. 1:13-cv-04427-NGG-SLT (Eastern District of New York); (b) the objector's full name, address, telephone number, and email address; (c) the objection must state whether it applies only to the objector, to a specific subset of the class, or to the entire class, and also state with specificity the grounds for the objection; (d) copies of any papers, briefs, or other documents upon which the Objection is based; (e) a list of all persons who will be called to testify in support of the Objection; (f) a statement of whether the objector intends to appear at the Final Approval Hearing, and if the objector files an Objection through counsel or intends to appear at the Final Approval Hearing through counsel, then all such attorneys representing the objector, whether admitted or not in New York, must enter an appearance concurrently with serving the Objection; (g) a statement of his, her, or its membership in the Settlement Class, including all information required by the Claim Form; and (h) a detailed list of any other Objections and any orders pertaining to the prior objections pertaining to the Objector or his or her Counsel submitted or entered in any court, whether state or federal, in the United States in the previous five (5) years. If the Settlement Class Member or his, her, or its counsel has not objected to any other class action settlement in any court in the United States in the previous five (5) years, he, she, or it shall affirmatively state so in the written materials provided in connection with the Objection to this Settlement.

If you wish to object to the Settlement and you do not serve a written Objection containing all of the information listed above, you will not be permitted to object to the Settlement and will be foreclosed from seeking any review of the Settlement by any means, including but not limited to an appeal. Members of the Settlement Class who do not timely make their Objections in this manner will be deemed to have waived all Objections and shall not be entitled to be heard at the Fairness Hearing. You have the right to retain a lawyer at your own expense to file your Objection. If your lawyer intends to appear at the Fairness Hearing, your lawyer must file and serve a notice of appearance with the Clerk of the Court and upon all counsel of record.

CLASS COUNSEL	DEFENDANT OCWEN LOAN SERVICING, LLC'S COUNSEL	DEFENDANTS CROSS COUNTRY HOME SERVICES, INC. AND SANDRA FINN'S COUNSEL
Steven L. Wittels J. Burkett McInturff Tiasha Palikovic WITTELS LAW, P.C. 18 Half Mile Road Armonk, NY 10504	Matthew P. Previn BUCKLEY LLP 1133 Avenue of the Americas, Suite 3100 New York, NY 10036-6710	David J. Fioccola Jessica Kaufman Robert J. Baehr MORRISON & FOERSTER LLP 250 West 55th Street New York, NY 10019-9601

THE LAWYERS REPRESENTING YOU

10. Who is Class Counsel?

The Court has appointed the following lawyers to represent you and the Class: Steven L. Wittels, J. Burkett McInturff, and Tiasha Palikovic of Wittels Law, P.C.

You are not personally responsible for payment of Attorneys' Fees and Costs for Class Counsel.

Class Counsel has worked for more than five years without pay or any guarantee of obtaining a recovery for the Ocwen customers who were harmed by the alleged consumer fraud described in this Settlement. In a class action, it is customary for the attorneys representing the Class to request a legal fee and reimbursement of expenses. Thus, Class Counsel will ask the Court to approve a legal fee of up to one-third of the monetary value of Settlement (\$26,457,227) as updated at time of final Court approval, as well as reimbursement of litigation expenses not to exceed \$600,000. Class Counsel will also ask the Court to authorize Service Awards ranging from \$1,000 to \$20,000 to be paid from the Settlement amount to the Class Representatives who contributed in a significant way by, among other things, bringing this action, providing important information and documents used to achieve the Settlement, and having their depositions taken by Defendants.

THE FAIRNESS HEARING

11. What is a Fairness Hearing?

The Court will hold a final Fairness Hearing on the fairness and adequacy of the proposed Settlement and its terms before the Honorable Nicholas G. Garaufis, in Courtroom 1416S of the United States District Court for the Eastern District of New York, 225 Cadman Plaza East, Brooklyn, NY 11201 on July 26, 2019. *You do not have to appear at this Fairness Hearing.*

GETTING MORE INFORMATION

12. How do I get more information about the Settlement?

You can contact the Settlement Administrator at 1-855-447-2247; or you may visit the Settlement Website at www.CheckFeeSettlement.com, where you will find answers to frequently asked questions about the Settlement as well as copies of all pertinent Settlement documents, including the Settlement Agreement.

You may also contact Class Counsel Steven L. Wittels, J. Burkett McInturff, or Tiasha Palikovic at CheckFeeSettlement@wittelslaw.com or (914) 775-8862.

You may also read the full Settlement Agreement by requesting to see the court file for *Delgado et al. v. Ocwen Loan Servicing, LLC et al.*, Case No. 13 Civ. 4427 (NGG) (SLT) during regular business hours in the Clerk's Office at 225 Cadman Plaza East, Brooklyn, NY 11201.

PLEASE DO NOT CONTACT THE CLERK OF THE COURT, THE JUDGE, OR ANY OF THE DEFENDANTS WITH INQUIRIES ABOUT THE SETTLEMENT.