

Delgado v Ocwen
c/o Settlement Administrator
PO Box 58489
Philadelphia, PA 19102-8489



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LEGAL NOTICE

Important Notice about a Class Action Settlement

A Settlement has been reached in a class action lawsuit affecting current and former mortgage customers of Ocwen, GMAC, and Homeward Residential who were enrolled in home warranty plans via check solicitations in the mail.

Company records show you may be a Class Member and eligible to participate in the Settlement.

CLASS MEMBER ID: SAMPLE1234ABCD



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JOHN DOE
123 W. ANY STREET
ANYTOWN, FL 12345



A Settlement has been reached in a class action lawsuit on behalf of current and former Ocwen, GMAC, and Homeward Residential mortgage customers who were enrolled in home warranty plans after cashing solicitation checks received in the mail.

Why did I receive this notice?

Defendants' records show you may be a Class Member in the Delgado v. Ocwen Loan Servicing, LLC settlement as (1) you are a current or former mortgage customer of Ocwen, GMAC, or Homeward Residential, (2) you were enrolled in a warranty or home service plan between August 6, 2009 and December 31, 2013 after cashing or depositing a check sent to you by a company called Cross Country Home Services, (3) you made one or more payments for the plan, (4) you never made a claim under the plan, and (5) you never received a full refund of all premiums paid for the plan. This Settlement Class includes some former GMAC and Homeward Residential customers whose loans were never serviced by Ocwen.

What is this class action about? This lawsuit alleges that Defendants improperly enrolled you in a home warranty or service plan you never used. You paid from \$14.95 to \$54.95 per month for a plan when you made your monthly mortgage payment.

What can you get from the Settlement? The Settlement provides refunds of up to 77% of the amount you paid for the entire period you were enrolled. The refund amount depends on how long you paid a premium of \$14.95 to \$54.95 per month. The monetary value of the Settlement is \$26,457,227 (as updated at time of final Court approval).

How do you get a cash payment? To get a payment, you must submit a Claim Form online by June 18, 2019 at www.CheckFeeSettlement.com or by mail postmarked by June 18, 2019. You must include the Class Member ID on the Form, located on the front of this notice in **bold font**.

What are your other options? If you do nothing, you won't receive a payment, and will release your related legal claims if the Settlement is finally approved. If you don't want to be bound by the Settlement you can opt-out or stay in the Settlement and file an objection postmarked by June 18, 2019. The Court will hold a hearing on July 26, 2019 to consider whether to approve the Settlement, Service Awards for Class Representatives who aided in the litigation (\$1,000 to \$20,000), and Class Counsel's request for attorneys' fees (up to one-third of the total monetary value of the settlement plus litigation costs). You don't have to appear at the hearing to receive a payment, or appear at the hearing to file an objection or opt-out. You may hire an attorney, at your own expense, to appear at the hearing.

This is only a summary. For more information, please visit the Settlement Website at www.CheckFeeSettlement.com or you can contact Class Counsel: WITTELS LAW, P.C., CheckFeeSettlement@witteflaw.com or Tel: 914-775-8862.

CLAIM DEADLINE: JUNE 18, 2019

For more information about the Settlement: www.CheckFeeSettlement.com or 1-855-447-2247.