

CLAIM FORM INSTRUCTIONS

Important Information About Making a Claim for Settlement Relief

I. HOW TO MAKE A CLAIM FOR SETTLEMENT RELIEF

a. Eligibility for Settlement Relief

If you were charged and still owe, or if you paid, Residential Credit Solutions, Inc., its predecessors and successors, or any of their affiliates (collectively, “RCS”) during the period January 1, 2008 through August 9, 2017, a premium for a hazard, flood, flood-gap, or wind-only Lender-Placed Insurance (“LPI”) policy covering Residential Property¹ issued or procured by Southwest Business Corporation, American Modern Insurance Group, Inc., American Modern Home Insurance Company, The Atlas Insurance Agency, Inc., Midwest Enterprises, Inc., American Family Home Insurance Company, American Modern Surplus Lines Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Select Insurance Company, or American Modern Lloyds Insurance Company, you may be entitled to a payment in the amount of 6% of the net premium for that LPI policy (“Settlement Relief”).

If you were charged a premium by RCS for an LPI Policy, but you did not make at least one full monthly payment after an escrow account was charged a premium for the LPI Policy AND you do not owe RCS for the LPI premium, you may not submit a Claim Form.

b. How to Make a Claim for Settlement Relief

If you are eligible and wish to make a claim for Settlement Relief, you **must** complete the enclosed Claim Form and mail it and identity verification document(s) to SekulaLPISettlement, P.O. Box 6878, Broomfield, CO 80021, with a postmark no later than March 28, 2018 (“Claim Deadline”), or, if a private mail carrier is used, with a label reflecting that you sent it by March 28, 2018. You may also complete and submit a Claim Form on the Settlement Website [www.SekulaLPISettlement.com] no later than midnight Eastern Standard Time on the Claim Deadline, but you must separately upload required documents verifying your identity to the Settlement Website following instructions below and on the Settlement Website.

If there is more than one borrower (*e.g.*, husband and wife), all borrowers must sign the Claim Form to be valid. Only one valid Claim Form per mortgage loan will be paid, regardless of the number of borrowers on that loan. If multiple certificates for LPI were issued on your property, you only have to submit one Claim Form for all LPI certificates.

If the borrower or a co-borrower is deceased, the signer of the Claim Form must submit proof of the authority to act on behalf of the deceased. What you have to submit depends on where you live and the amount of your Settlement Relief. Visit the Settlement Website at www.SekulaLPISettlement.com, or call 1-844-470-7978, to find out what you must submit if the borrower or a co-borrower is deceased.

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

c. Completing Your Claim Form

If you fail to submit your Claim Form by March 28, 2018 and follow these Instructions, you will not receive a settlement payment.

- (1) First, fill in all of the blanks on the front of your Claim Form. Unless you submit the Claim Form online, please print carefully using dark ink. Be sure to provide information for all borrowers.
- (2) Next, carefully read the statements under Section 1 of the Claim Form. If accurate, sign, date and affirm under penalty of perjury the truth of the information on the Claim Form and statements under Section 1.
- (3) Finally, verify your identity using one of the four alternative methods of verification described in Section 2 of the Claim Form. You can verify your identity by mailing with your Claim Form (or uploading online with your Claim Form) only **one** of the following:

Option 1 – signature of a witness who is 18 or older verifying that they witnessed you sign the Claim Form; a form for Option 1 is included with your Claim Form; or

Option 2 – copy of a valid form of government identification that has your signature and photograph; or

Option 3 – copy of a Residential Credit Solutions, Inc. mortgage statement issued to you; or

Option 4 – signature of a notary containing evidence of the notary's authority (like a seal), verifying that you signed the Claim Form; a form for Option 4 is included with your Claim Form.

You only have to provide one of the above methods to prove your identity.

d. Review Your Claim Form

Carefully review your Claim Form before submitting to be sure that it's accurate. Once you return your completed Claim Form, your claim will be reviewed by the Settlement Administrator. Subject to an audit of claims, if your Claim Form is timely, properly completed, affirmed, and where appropriate verified, and the Settlement Administrator determines that your claim is valid, you will receive your Settlement Relief, subject to final approval of the Settlement by the Court and resolution of any appeals.

e. Audit of Claim Forms

Defendants may also audit or review Claim Forms. Any audit may include a review of your insurance records and a search of court records for any bankruptcy filings by you or any deficiency judgment entered against you.

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

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, visit the Settlement Website at www.SekulaLPISettlement.com, call toll-free at 1-844-470-7978, or write to: SekulaLPISettlement, P.O. Box 6878, Broomfield, CO 80021.

Remember, the deadline for submitting Claim Forms is March 28, 2018.

PLEASE DO NOT CALL OR WRITE THE COURT, THE JUDGE OR HIS STAFF, OR INSURER DEFENDANTS OR THEIR COUNSEL FOR INFORMATION OR ADVICE ABOUT COMPLETING A CLAIM FORM.