

# 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, Wells Fargo Bank, N.A., Wells Fargo Home Mortgage, Wachovia Bank, FSB, Wachovia Mortgage or their affiliates (collectively, “Wells Fargo”) after the dates indicated below, for a residential hazard (including wind-only), flood, or flood gap Lender-Placed Insurance (“LPI”) Policy issued by American Security Insurance Company, Voyager Indemnity Insurance Company, Standard Guaranty Insurance Co., QBE Specialty Insurance Company, QBE Insurance Company, Praetorian Insurance Company or another insurance company, you may be entitled to an escrow account credit or payment in an amount calculated as either 7% or 11% of the net LPI premium for that LPI Policy (“Settlement Relief”).

<i>Location of Property</i>	<i>Eligibility—Charged for LPI on or after</i>
California	October 7, 2007
Florida	September 2, 2006
Illinois	July 5, 2002
Indiana	June 15, 2002
Louisiana	February 19, 2003
New Jersey	April 2, 2007
New York	July 5, 2006
Ohio	August 8, 1998
Pennsylvania	April 7, 2005
Texas	October 7, 2007
All other states	January 1, 2008

#### 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 Fladell Settlement, c/o GCG, P.O. Box 10062, Dublin, Ohio 43017-6662, with a postmark of no later than 60 days after the Final Settlement Date (as defined in the Settlement Agreement),<sup>1</sup> or, if a private mail carrier is used, a label reflecting that the mail date is no later than 60 days after the Final Settlement Date (the “Claim Deadline”). You may also submit a completed Claim Form by uploading it to the Settlement 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 December 17, 2014. 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. How to Answer Question 1 and Question 2 on the Claim Form To Determine What Settlement Relief, If Any, You Are Eligible For

You may only check the “Yes” box to Question 2 (whether you were charged by Wells Fargo and paid the LPI premium), which may make you eligible for a cash payment, if you made at least one full monthly mortgage payment after either: (a)

<sup>1</sup> 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 December 17, 2014.

your existing escrow account was adjusted to charge the increased premium for the LPI Policy; or (b) an escrow account was created for you by Wells Fargo to charge the increased premium for the LPI Policy.

If you were charged by Wells Fargo and still owe the premium for your LPI Policy, but did not make one full monthly mortgage payment in the manner described above, you must check the "No" box to Question 2, but may check the "Yes" box to Question 1 (whether you have been charged by Wells Fargo and still owe and have not paid the LPI premium). You may be eligible for a reduction of what you currently owe Wells Fargo in an amount calculated as either 7% or 11% of the Net Premium of the LPI Policy.

If you were charged by Wells Fargo for LPI, did not make one full monthly payment in the manner described above, and do not owe Wells Fargo for the premium for your LPI, you may not submit a Claim Form.

d. Affirmations and Verification of Your Claim

For those Claimants who have been charged by Wells Fargo for LPI, and still owe and have not paid that premium, your Claim Form must be completely filled out, signed and affirmed under penalties of perjury in order to receive a credit to your Wells Fargo escrow account in the amount of Settlement Relief. However, for those Claimants who paid all or a portion of the LPI premium charged to their Wells Fargo escrow accounts, in addition to completely filling out, signing and affirming the information in the Claim Form under penalties of perjury, in order to receive a payment of Settlement Relief, the Claimant's identity must further be verified using one of the four alternative verification methods explained in the Claim Form.

e. 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 where appropriate verified, and the Settlement Administrator determines that your claim is valid, you will receive your Settlement Relief, subject to final approval by the Court.

f. Audit of Claim Forms

The Claim Form directs you to complete Sections 1 and/or 2 of the Claim Form depending on your answer to the initial two Questions. Wells Fargo 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 BY THE SETTLEMENT ADMINISTRATOR.

**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.FladellSettlementInfo.com](http://www.FladellSettlementInfo.com), call us toll-free at 1-866-847-5874, or write to: Fladell Settlement, c/o GCG, P.O. Box 10062, Dublin, Ohio 43017-6662.