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8 Attorneys for Plaintiff  
DAVID WEINER, individually, and on  
9 behalf of other members of the general  
10 public similarly situated

11 UNITED STATES DISTRICT COURT  
12 EASTERN DISTRICT OF CALIFORNIA

13 DAVID WEINER, individually, and on behalf of  
14 other members of the public similarly situated,

15 Plaintiff,

16 vs.

17 OCWEN FINANCIAL CORPORATION, a  
18 Florida corporation, and OCWEN LOAN  
SERVICING, LLC, a Delaware limited liability  
company,

19 Defendants.  
20  
21  
22  
23  
24  
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Case No.: 2:14-cv-02597-DJC-DB  
**CLASS ACTION**

**DECLARATION OF RYAN BAHRY  
REGARDING SETTLEMENT NOTICE  
PROGRAM IMPLEMENTATION**

Hon. Daniel J. Calabretta

1 I, RYAN BAHRY, declare and state as follows:

2 1. I am a Director at JND Legal Administration (“JND”). JND is a legal administration service  
3 provider with its headquarters located in Seattle, Washington. JND has extensive experience with all  
4 aspects of legal administration and has administered settlements in hundreds of class action cases.

5 2. JND is serving as the Settlement Administrator<sup>1</sup> in the above-captioned litigation  
6 (“Action”), for the purposes of administering the Settlement Agreement, approved by the Court in its Order  
7 (1) Granting Preliminary Approval of Settlement Agreement and (2) Directing Notice to the Settlement  
8 Class, entered March 29, 2024 (“Order”).

9 3. I submit this Declaration at the request of the Parties in the Action to describe JND’s Class  
10 Notice efforts to date and our successful execution of the Notice Plan as detailed in the December 18, 2023  
11 Declaration of Gina Intrepido-Bowden Regarding Notice Program (“Notice Plan Declaration”) and  
12 approved by the Court in the Preliminary Approval Order. This Declaration is based on my personal  
13 knowledge and information provided to me by experienced JND employees and the Parties, and, if called  
14 on to do so, I could and would testify competently thereto.

15 **CAFA NOTICE**

16 4. In compliance with the Class Action Fairness Act (“CAFA”), 28 U.S.C. § 1715, JND  
17 compiled a CD-ROM containing the following documents:

- 18 a. Class Action Complaint, filed on November 5, 2014;
- 19 b. Plaintiffs’ Motion for Preliminary Approval of Class Action Settlement and  
20 Direction of Notice Under Fed. R. Civ. P. 23(e), filed on December 18, 2023;
- 21 c. Settlement Agreement, filed on December 18, 2023;
- 22 d. Copies of the proposed E-mail Notice, Postcard Notice, Long Form Notice, and  
23 Claim Form, filed on December 18, 2023;
- 24 e. [Proposed] Order (1) Granting Preliminary Approval of Settlement Agreement;  
25 and (2) Directing Notice to the Settlement Class, filed on December 18, 2023.
- 26

27 \_\_\_\_\_  
28 <sup>1</sup> Capitalized terms used and not otherwise defined herein shall have the meanings given such terms in the Settlement Agreement (“Settlement Agreement”).



1 were forwarded to updated addresses provided by the USPS. JND conducted advanced address research  
2 for the remaining undeliverable Postcard Notices and received updated address information for an  
3 additional 15,992 Settlement Class Members. JND promptly re-mailed Postcard Notices to these 15,992  
4 Settlement Class Members (of which 948 were returned to JND as undeliverable and nine (9) of the 948  
5 were forwarded to updated addresses provided by the USPS).

6 **E-MAIL NOTICE**

7 11. Pursuant to the terms of the Settlement Agreement, on April 26, 2024, JND e-mailed the  
8 customized, Court-approved e-mail notice (“E-mail Notice”) to each of the 250,963 e-mail addresses  
9 associated with Settlement Class Member records (invalid e-mail addresses were not included in the E-mail  
10 Notice campaign). Of the 250,963 E-mail Notices sent, a total of 220,518 E-mail Notices were delivered  
11 successfully.

12 12. Similar to the Postcard Notice, the E-mail Notice informed Settlement Class Members of  
13 their rights and options under the Settlement, including the deadlines to request exclusion, object, or file a  
14 claim for compensation, the definition of the Class, a summary of the Settlement benefits, the date and  
15 time of the Fairness Hearing, and how to find more detailed information about the Settlement. A  
16 representative sample of the E-mail Notice is attached hereto as **Exhibit C**.

17 **DIGITAL NOTICE**

18 13. JND caused a supplemental digital effort to launch with Google Display Network (“GDN”),  
19 a vast network that reaches over 90% of internet users. Digital advertisements appeared for 28 days, from  
20 April 26, 2024, through May 23, 2024, delivering 41,538,123 impressions,<sup>3</sup> 1,738,123 more than what was  
21 originally planned.

22 14. The GDN impressions targeted adults 25 years of age or older in the U.S., with an emphasis  
23 on California. Efforts also targeted homeowners; users in-market for mortgage refinancing, residential  
24 loans in California, Second Mortgages, Remortgage Loans, Reverse Mortgage; and/or users who have  
25

26 <sup>3</sup> Impressions or Exposures are the total number of opportunities to be exposed to a media vehicle or  
27 combination of media vehicles containing a notice. Impressions are a gross or cumulative number that  
28 may include the same person more than once. As a result, impressions can and often do exceed the  
population size.

1 searched for keywords such as Ocwen Mortgage, Liberty Reverse Mortgage, PHH mortgage company,  
2 PHH mortgage, Ocwen mortgage, or mortgage servicing companies. In addition, a portion of the  
3 impressions targeted a custom audience list based on available Settlement Class Member data (e.g., names,  
4 postal addresses, e-mail addresses). The digital ads were served across all devices, including desktop,  
5 laptop, tablet, and cell phone devices.

6 15. The digital ads included an embedded link that takes users who click on the ad directly to  
7 the Settlement Website, where they can receive more information about the Settlement and file claims for  
8 compensation. Screenshots of the digital notices as they appeared on GDN are attached as **Exhibit D.**

#### 9 **INTERNET SEARCH CAMPAIGN**

10 16. JND caused an internet search effort to launch for 28 days, from April 26, 2024, through  
11 May 23, 2024, delivering a total of 6,608 additional impressions. A custom keyword list related to the  
12 Settlement was applied based on content on the Settlement Website landing page, as well as other case  
13 information. When a keyword about the case was searched, a paid Responsive Search Ad (“RSA”) with a  
14 hyperlink to the Settlement Website would sometimes appear on the search engine results page. When the  
15 RSA was clicked on, the visitor was redirected to the Settlement Website where they could get more  
16 information about the case. The search effort was monitored and optimized to focus on keywords that  
17 resulted in more click throughs to the Settlement Website.

18 17. Screenshots of the RSA ads as they appeared online are attached as **Exhibit E.**

#### 19 **PRESS RELEASE**

20 18. JND caused a press release to be distributed on April 29, 2024, in English and Spanish, to  
21 journalists and media outlets throughout the U.S. Exact matches of the press releases were picked up a  
22 total of 515 times with a potential audience of 110.4 million.

23 19. Copies of the press releases are attached as **Exhibit F.**

#### 24 **SETTLEMENT WEBSITE AND E-MAIL ADDRESS**

25 20. On April 24, 2024, JND established a Settlement Website  
26 (www.OcwenFeeSettlement.com), which provides comprehensive information about the Settlement,  
27 including copies of important case documents, answers to frequently asked questions, and contact  
28 information for the Settlement Administrator. Additionally, the Settlement Website allowed Settlement

1 Class Members to submit a Claim Form electronically or download a fillable copy of the Claim Form if a  
2 Class Member elected to print and submit it by mail. As of the date of this Declaration, the Settlement  
3 Website has tracked 47,448 unique users with 172,531 page views. JND will continue to update and  
4 maintain the Settlement Website throughout the administration process.

5 21. On April 24, 2024, JND established a dedicated e-mail address  
6 (info@OcwenFeeSettlement.com) to receive and respond to Settlement Class Member inquiries. JND  
7 generates e-mail responses from scripted answers to FAQs, approved by the Parties, which are also used  
8 by our call center personnel for efficiency and uniformity of messaging. To date, JND has received  
9 approximately 1,134 incoming email inquiries to the dedicated e-mail address.

#### 10 **TOLL-FREE INFORMATION LINE AND P.O. BOX**

11 22. On April 24, 2024, JND established a case-specific toll-free number (1-888-995-0316)  
12 for Settlement Class Members to call to obtain information regarding the Settlement. Callers have the  
13 option to listen to the Interactive Voice Response (“IVR”) system, or to speak with a live agent. The  
14 toll-free number is accessible 24 hours a day, seven days a week. As of the date of this Declaration,  
15 the toll-free number has received 3,434 incoming calls. JND will continue to maintain the toll-free  
16 number throughout the settlement administration process.

17 23. Additionally, JND established a post office box for this administration to receive  
18 Settlement Class Member correspondence, paper Claim Forms, and exclusion requests. The  
19 administration address is Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338,  
20 Seattle, WA 98111.

#### 21 **REQUESTS FOR EXCLUSION**

22 24. The Notices informed recipients that any Settlement Class Member who wished to exclude  
23 themselves from the proposed Settlement (“opt-out”) must do so by mailing an exclusion letter to the  
24 Settlement Administrator, postmarked on or before July 12, 2024.

25 25. As of the date of this Declaration, JND has received two (2) timely exclusion request from  
26 Settlement Class Members M. Oyarzabal (Murrieta, GA) and K. A. Decker (Nottingham, MD).  
27  
28

1  
2 **OBJECTIONS**

3 26. The Notices informed recipients that any Settlement Class Member who wished to object  
4 to the proposed Settlement could do so by filing a written objection with the Court, postmarked on or  
5 before May 3, 2024.

6 27. As of the date of this Declaration, JND has not received, and is not aware of, any  
7 objections.

8 **CLAIMS RECEIVED**

9 28. The Notices informed recipients that any Settlement Class Member wishing to receive a  
10 payment must submit a complete and timely Claim Form to JND to be eligible for a Settlement payment.  
11 The Claim Form must be submitted or postmarked on or before September 29, 2025.

12 29. As of the date of this Declaration, JND has received 9,762 Claim Form submissions, of  
13 these, 217 were mailed, and 9,545 were submitted online. JND is in the process of receiving, reviewing,  
14 and validating Claim Form submissions.

15 **REACH**

16 30. The direct notice effort alone reached 97.4% of Settlement Class Members. The  
17 supplemental media efforts further enhanced notice exposure.

18 31. The achieved reach surpasses the 70–95% reach standard set forth by the FJC, exceeding  
19 that of other court approved programs.<sup>4</sup>

20 **CLAIMS STIMULATION EFFORT**

21 32. To help stimulate claims, JND proposes delivering **10 million digital impressions** over two  
22 weeks, just prior the claims deadline from September 12, 2025 through September 25, 2025, on Google  
23 Discovery+ (YouTube, GDN, and Gmail).

24 33. The claims stimulation effort will include the same targeting as the initial digital campaign,  
25 as well as look-alike targeting and retargeting based on the data collected during the initial campaign.

26 \_\_\_\_\_  
27 <sup>4</sup> Federal Judicial Center, *Judges' Class Action Notice and Claims Process Checklist and Plain Language*  
28 *Guide* (2010), p. 3 states: "...the lynchpin in an objective determination of the adequacy of a proposed  
notice effort is whether all the notice efforts together will reach a high percentage of the class. It is  
reasonable to reach between 70–95%."

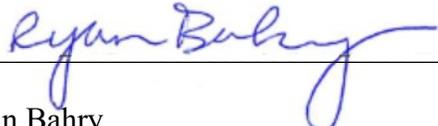
1 **Look-alike targeting** will reach individuals with demographics/behavior similar to those who have already  
2 visited the settlement website and/or filed a claim. **Retargeting** will reach individuals who have visited  
3 the case website but have yet to file a claim.

4 **CONCLUSION**

5 34. In my opinion, the Notice Plan as executed constituted the best practicable notice to the  
6 Settlement Class under the circumstances of this case. I will provide a supplemental declaration to the  
7 Court prior to the Final Approval Hearing with updated information regarding the implementation of the  
8 Notice Plan and the claims administration process.

9  
10  
11 I declare under penalty of perjury under the laws of the United States of America that the foregoing  
12 is true and correct.

13  
14 Executed June 12, 2024 in Seattle, Washington.

15  
16  
17   
18 Ryan Bahry

**- EXHIBIT A -**

December 28, 2023

United States Attorney General  
and the Appropriate Officials  
Identified in Attachment A

**RE: CAFA Notice of Proposed Class Action Settlement**

Dear Sir or Madam:

This Notice is being provided to you in accordance with the Class Action Fairness Act ("CAFA"), 28 U.S.C. § 1715 on behalf of Ocwen Financial Corporation and Ocwen Loan Servicing, LLC, the Defendants in the below-referenced class action ("the Action"). Plaintiffs' Motion for Preliminary Approval of Class Action Settlement was filed with the Court on December 18, 2023.

**Case Name:** *Weiner v. Ocwen Financial Corporation, et al.*  
**Case Number:** 2:14-cv-02597-DJC-DB  
**Jurisdiction:** United States District Court, Eastern District of California  
**Date Settlement filed with Court:** December 18, 2023

Copies of all materials filed in the above-named actions are electronically available on the Court's Pacer website found at <https://pcl.uscourts.gov>. Additionally, in compliance with 28 U.S.C. § 1715(b), the enclosed CD-ROM contains the following documents filed in the Action:

**01 - Complaint.pdf**

Class Action Complaint, filed November 5, 2014

**02 - Motion for Preliminary Approval.pdf**

Plaintiffs' Motion for Preliminary Approval of Class Action Settlement and Direction of Notice Under Fed. R. Civ. P. 23(e), filed on December 18, 2023

**03 - Settlement Agreement.pdf**

Settlement Agreement, filed on December 18, 2023

**04 - Email Notice.pdf**

[Proposed] Email Notice, filed on December 18, 2023

**05 - Postcard Notice.pdf**

[Proposed] Postcard Notice, filed on December 18, 2023

**06 - Long Form Notice.pdf**

[Proposed] Long Form Notice, filed on December 18, 2023

**07 - Claim Form.pdf**

[Proposed] Claim Form for Class Members, filed on December 18, 2023

**08 - Preliminary Approval Order.pdf**

[Proposed] Order (1) Granting Preliminary Approval of Settlement Agreement; and  
(2) Directing Notice to the Settlement Class, filed on December 18, 2023

It is not possible to provide a breakdown of the Settlement Class in accordance with 28 U.S.C. § 1715 (b)(7) at this time. However, we anticipate that the Settlement Class is sufficiently numerous as to include Class Members residing in numerous U.S. states, principally in the Midwest, as well as the District of Columbia, and may include Class Members residing in U.S. territories and associated states.

There are no other settlements or agreements made between Counsel for the parties related to the class defined in the proposed settlement, and as of the date of this Notice, no Final Judgment or notice of dismissal has been entered in this case.

If you have any questions regarding the details of the case and settlement, please contact Defense Counsel's representative at:

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Email: rjacobsen@orrick.com

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535 Mission Street, 24th Floor  
San Francisco, CA 94105  
Phone: (628) 432-5112  
Emails: mhaag@paulweiss.com, rluskey@paulweiss.com

For questions regarding this Notice, please contact JND at:

JND Class Action Administration  
1100 2nd Ave, Suite 300  
Seattle, WA 98101  
Phone: 800-207-7160

Regards,

JND Legal Administration

Encl.

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**- EXHIBIT B -**

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF CALIFORNIA

*A federal court authorized this Notice. This  
is not a solicitation from a lawyer.*

**If you have or had a loan  
serviced by Ocwen Loan  
Servicing, LLC and you paid  
for Broker Price Opinions or  
Hybrid Valuations between  
2010 and 2017, you may be  
entitled to the benefits of a  
class action settlement**

Estimated payments are:  
\$60 per Broker Price Opinion  
\$70 per Hybrid Valuation

**Ocwen Fee Settlement**

(c) JND Legal Administration  
P.O. Box 91338  
Seattle, WA 98111

«Barcode»

Postal Service: Please do not mark barcode

«Full\_Name»

«CF\_CARE\_OF\_NAME»

«CF\_ADDRESS\_1»

«CF\_ADDRESS\_2»

«CF\_CITY», «CF\_STATE» «CF\_ZIP»

«CF\_COUNTRY»

Records indicate you may be affected by a proposed settlement reached in a class action lawsuit called *Weiner v. Ocwen Financial Corp.* Case No. Case No 14-cv-02597 (E.D. Cal.) (the "Settlement"). This Notice summarizes your rights and options. More details are available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

**What is this about?** Plaintiff alleges that Ocwen Loan Servicing, LLC and its parent company Ocwen Financial Corporation (together, "Defendants" or "Ocwen") over-charged borrowers for certain property valuation expenses, including Broker Price Opinions ("BPOs") or Hybrid Valuations ("Hybrids"), which Plaintiff alleges contained undisclosed "mark-ups." Ocwen denies Plaintiff's claims, and all alleged wrongdoing associated with Plaintiff's claims. The Court has not decided who is right or wrong. Instead, the Parties have agreed to the Settlement to avoid the costs, risk, and delays associated with continuing this complex and time-consuming litigation.

**Who is affected?** The Court certified a Nationwide Settlement Class that includes all residents of the United States of America who have or had a loan serviced by Ocwen and who paid for one or more BPOs or Hybrids charged by Ocwen through Altisource, from November 5, 2010 through September 29, 2017, the date of the class certification order in this action. The Court also certified a California Settlement Sub-Class that includes all residents of the State of California who have or had a loan serviced by Ocwen and to whom charges for one or more BPOs or Hybrids were assessed to their mortgage account by Ocwen through Altisource, from November 5, 2010 through September 29, 2017 (the "class period"). The Nationwide Settlement Class and California Settlement Sub-Class are collectively the Settlement Class.

**What does the Settlement provide?** If approved, the Settlement will provide:

- A **\$60** reimbursement for each BPO fee that Settlement Class Members paid during the class period;
- A **\$70** reimbursement for each Hybrid fee that Settlement Class Members paid during the class period;
- **Reversals and/or credits** for any California Sub-Class Members who continue to have loans serviced by Ocwen, in the amount of \$60 for each BPO and \$70 for each Hybrid fee that was assessed to the Class Member during the class period but for which the Class Member has not paid; and
- Defendants' **modification of disclosures** to borrowers in valuation-related correspondence and reports, and in any applicable fee schedules, to identify, as applicable, the "reconciliation" service added by vendors to BPO and Hybrid products.

**What are my options?** You can file a claim, request exclusion, object, or do nothing.

**File a Claim.** To receive a payment from the Settlement, submit a valid claim electronically at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) or postmarked by **September 29, 2025**. By submitting a claim, you give up your right to sue or continue to sue Defendants for the claims in this case.

**Request Exclusion.** To remove yourself from the Settlement (“opt out”), submit an exclusion request by **July 12, 2024**. If you exclude yourself, you will receive no payment from the Settlement, but this is the only option that will allow you to keep your right to sue or continue to sue Defendants for the claims in this case.

**Object.** If you do not exclude yourself from the Settlement, you may object or tell the Court what you do not like about the Settlement. If you object, you must still submit a claim to receive a payment. Objections must be **submitted by July 12, 2024**.

**Do Nothing.** If you do nothing, you will receive no payment from the Settlement and you will give up your right to sue or continue to sue Defendants for the claims in this case.

For more details about your rights and options and how to file a claim, exclude yourself, or object, go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

**What happens next?** The Court will hold a Final Approval Hearing on **September 5, 2024, at 1:30 p.m. PT**, to consider whether to give final approval to the Settlement and grant Settlement Class Counsel’s request for attorneys’ fees and costs, as well as reimbursement for Settlement Administration Costs. The Court appointed the law firm of Baron & Budd P.C., to represent Settlement Class Members as Settlement Class Counsel. Settlement Class Counsel will request attorneys’ fees, estimated to be \$8,000,000, plus reimbursable litigation costs, estimated to be \$950,000. If approved by the Court, the attorneys’ fees and costs will be paid by the Defendants. You do not need to attend the Final Approval Hearing. Settlement Class Counsel will answer any questions the Court may have. You or your attorney may ask to speak at the hearing at your own expense, but you do not have to. To do so, you must file with the Court, by on or before **July 12, 2024**, a notice of intent to appear at the Final Approval Hearing.

**How can I get more information?** Go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), email [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com), call toll-free 1-888-995-0316, or write to Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338, Seattle, WA 98111.

Carefully separate this Address Change Form at the perforation

Name: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_

Unique ID: [JND Unique ID]

**Address Change Form**

To make sure your information remains up-to-date in our records, please confirm your address by filling in the above information and depositing this postcard in the U.S. Mail. This form is not a Claim Form. You must file a Claim Form if you would like to receive a payment from the Settlement.



Ocwen Fee Settlement  
c/o JND Legal Administration  
P.O. Box 91338  
Seattle, WA 98111

**- EXHIBIT C -**

To: [Class Member Email Address]  
From: Jennifer@OcwenFeeSettlement.com  
Subject Line: Ocwen Fee Settlement

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF CALIFORNIA

*A federal court authorized this Notice. This is not a solicitation from a lawyer.*

**If you have or had a loan serviced by Ocwen Loan Servicing, LLC and you paid for Broker Price Opinions or Hybrid Valuations between 2010 and 2017, you may be entitled to the benefits of a class action settlement.**

**Estimated payments are:  
\$60 per Broker Price Opinion  
\$70 per Hybrid Valuation**

**YOUR UNIQUE ID: XXXXXXXX**

Dear [Class Member Name(s)],

You are receiving this Notice because records indicate you may be affected by a proposed settlement reached in a class action lawsuit called *Weiner v. Ocwen Financial Corp.*, Case No. Case No. 14-cv-02597, (E.D. Cal.) (the "Settlement"). This Notice summarizes your rights and options. More details are available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

**What is this about?** Plaintiff alleges that Ocwen Loan Servicing, LLC and its parent company Ocwen Financial Corporation (together, "Defendants" or "Ocwen") over-charged borrowers for certain property valuation expenses, including Broker Price Opinions ("BPOs") or Hybrid Valuations ("Hybrids"), which Plaintiff alleges contained undisclosed "mark-ups." Ocwen denies Plaintiff's claims, and all alleged wrongdoing associated with Plaintiff's claims. The Court has not decided who is right or wrong. Instead, the Parties have agreed to the Settlement to avoid the costs, risk, and delays associated with continuing this complex and time-consuming litigation.

**Who is affected?** The Court certified a Nationwide Settlement Class that includes all residents of the United States of America who have or had a loan serviced by Ocwen and who paid for one or more BPOs or Hybrids charged by Ocwen through Altisource, from November 5, 2010 through September 29, 2017, the date of the class certification order in this action. The Court also certified a California Settlement Sub-Class that includes all residents of the State of California who have or had a loan serviced by Ocwen and to whom charges for one or more BPOs or Hybrids were assessed to their mortgage account by Ocwen through Altisource, from November 5, 2010 through September 29, 2017 (the "class period"). The Nationwide Settlement Class and California Settlement Sub-Class are collectively the Settlement Class.

**What does the Settlement provide?** If approved, the Settlement will provide:

- A **\$60** reimbursement for each BPO fee that Settlement Class Members paid during the class period;
- A **\$70** reimbursement for each Hybrid fee that Settlement Class Members paid during the class period;

- **Reversals and/or credits** for any California Sub-Class Members who continue to have loans serviced by Ocwen, in the amount of \$60 for each BPO and \$70 for each Hybrid fee that was assessed to the Class Member during the class period but for which the Class Member has not paid; and
- Defendants' **modification of disclosures** to borrowers in valuation-related correspondence and reports, and in any applicable fee schedules, to identify, as applicable, the "reconciliation" service added by vendors to BPO and Hybrid products.

**What are my options?** You can file a claim, request exclusion, object, or do nothing.

**File a Claim.** To receive a payment from the Settlement, submit a valid claim electronically at the link below or mail postmarked by **September 29, 2025**. By submitting a claim, you give up your right to sue or continue to sue Defendants for the claims in this case.

**FILE A CLAIM**

**Request Exclusion.** To remove yourself from the Settlement ("opt out"), submit an exclusion request by **July 12, 2024**. If you exclude yourself, you will receive no payment from the Settlement, but this is the only option that will allow you to keep your right to sue or continue to sue Defendants for the claims in this case.

**Object.** If you do not exclude yourself from the Settlement, you may object or tell the Court what you do not like about the Settlement. If you object, you must still submit a claim to receive a payment. Objections must be **submitted by July 12, 2024**.

**Do Nothing.** If you do nothing, you will receive no payment from the Settlement and you will give up your right to sue or continue to sue Defendants for the claims in this case.

For more details about your rights and options and how to file a claim, exclude yourself, or object, go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

**What happens next?** The Court will hold a Final Approval Hearing on **September 5, 2024, at 1:30 p.m. PT**, to consider whether to give final approval to the Settlement and grant Settlement Class Counsel's request for attorneys' fees and costs, as well as reimbursement for Settlement Administration Costs. The Court appointed the law firm of Baron & Budd P.C., to represent Settlement Class Members as Settlement Class Counsel. Settlement Class Counsel will request attorneys' fees, estimated to be \$8,000,000, plus reimbursable litigation costs, estimated to be \$950,000. If approved by the Court, the attorneys' fees and costs will be paid by the Defendants. You do not need to attend the Final Approval Hearing. Settlement Class Counsel will answer any questions the Court may have. You or your attorney may ask to speak at the hearing at your own expense, but you do not have to. To do so, you must file with the Court, by on or before **July 12, 2024**, a notice of intent to appear at the Final Approval Hearing.

**How can I get more information?** Go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), email [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com), call toll-free 1-888-995-0316, or write to Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338, Seattle, WA 98111.

**Questions? Visit [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) or Call 1-888-995-0316**

To unsubscribe from this list, please click on the following link: [Unsubscribe](#)

**- EXHIBIT D -**

The image shows the MSN homepage with the following elements:

- Header:** MSN logo, search bar, and navigation icons (language, settings, location).
- Location and Navigation:** "BROOKLYN / 76°F" and menu items: NEWS, ENTERTAINMENT, MONEY, SPORTS, GAMING, LIFESTYLE, SHOPPING, BUY A CAR, HEALTH, FOOD, TRAVEL, VIDEO, PLAY.
- Main News Section:**
  - Large article: "This is the salary it takes to be considered rich in every state" (CNBC).
  - Article: "25 Incredible 1980s Films You Forgot" (Wealth of Geeks).
- Trending Now:**
  - US buys 81 Soviet-era combat aircraft from Russia...
  - Five teams that botched the 2024 NFL Draft
  - College protests live updates: Columbia protester...
  - Scientists sound alarm over concerning discovery...
  - Ukrainian Armed Forces carried out air strikes on ...
- Recommended Searches:**
  - Gaza's Displaced Thank ...
  - Morgan Freeman Spo...
  - Camden Barber Announ... Mississippi New Schoo...
  - Snapchat Business ... Vampire Facial Infects ...
  - Blackstone To Make Ne... Police Officer Hiring In...
  - World Central Kitchen T... Bills Sign Quintez Cep...
- Intelligence:** "Drive Results - Snapchat for Business" (fortobusiness.snapchat.com).
- SmartAsset:** "People Are Defending The 'Unpopular' Home Design Trends That Actually Mak..." and "7 Secrets Comfortable Retirees Know About Hiring a Financial Advisor".
- Shopping:** "Petal Lush" dress.
- News Snippet:** "State health plans must cover gender-affirming surgery, US appeals court rules" (Reuters).

**Interactive Content:**

- Daily Poll (1 of 6):** "Did you watch the eclipse earlier this month?"
  - Yes, in person
  - Yes, online
  - No
  - 136,168 votes
- Bing Quiz (1 of 10):** "Who did Muhammad Ali defeat to win the heavyweight title for the first time?"
  - Sonny Liston
  - Joe Frazier
  - George Foreman
  - 100,843 votes

**Buy with Microsoft:** DAILY SUPER DEALS, HOME OFFICE, FURNITURE, ELECTRONIC GADGETS, WOMEN'S FASHION, MEN'S FASHION, JEWELRY.

**Product Recommendations:**

- All Purpose Unisex UV Protective Wide Brim Bucket Hat Outdoor Panama Safari Hurtin... (Free shipping)
- Men's Plus Size Big Tall T Shirt Tee Tee Graphic Tee Crewneck Black Dark Blue Sho... (Free shipping)
- Professional Stainless Steel Nail Clippers With Anti-Splash Cover - Sharp Trimmer F... (Free shipping)
- Gel Seat Cushion For Office Chair, Soft Seat Cushion With Non-Slip Cover For Sciatica... (Free shipping)

**Legal Notice:** Ocwen Loan Class Action Settlement. Certain borrowers from 2010-2017 may be entitled to benefits. \$60 per Broker Price Opinion and \$70 per Hybrid Valuation. FILE A CLAIM.

**Footer:** Money > MY WATCHLIST, MARKETS, INVESTING, CRYPTOCURRENCIES, CURRENCY CONVERTER, PERSONAL FINANCE, REAL ESTATE, CAREERS, SMALL BUSINESS.

### More From Residential Real Estate

Apr 23, 2024

#### EPA Standard Tackles Dangerous Forever Chemicals In Our Water Supply

Last July, Forbes published a shocking headline: "Nearly half of U.S. tap water has PFAs: Here's Why 'Forever Chemicals' Are Dangerous."

By [Jamie Gold](#) Contributor



Apr 19, 2024

#### Market Comparison: What \$3 Million Buys In Three Affluent U.S. Suburbs

More space, less cost and quieter living—the benefits of buying a property in the suburbs are many.

By [Spencer Elliott](#) Contributor



Apr 11, 2024

#### This Thrill-Seeking Billionaire Made A Fortune In Luxury Apartments

Larry Connor made a fortune in luxury apartments by obsessing over the smallest transaction. His strategy has paid off for years, but now that the market has shifted, how close to the edge is he willing to go?

By [Jonathan Palmer](#) Forbes Staff



Apr 16, 2024

#### Zillow Home Sale Booster Trends Feature Wellness Enhancers

Zillow is out with a new list of features that reportedly help homes sell faster or for more money.

By [Jamie Gold](#) Contributor



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LEGAL NOTICE

#### Ocwen Loan Class Action Settlement

Certain borrowers from 2010-2017 may be entitled to benefits

\$60 per Broker Price Opinion and \$70 per Hybrid Valuation

[FILE A CLAIM](#)

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TOP STORY

## JAW-DROPPING SIGHT



**Intense Video Shows Nebraska Tornado's Massive Debris Vortex**

Bracing For Another Round Of Severe Weather

When Will Your City Feel The Heat? The Incoming First 90-Degree Temps

The Growing Controversy Between Tourists And This Famous Landmark

Watch The Moment A Tornado Roars Into A Train In Nebraska

- ▶ Watch Firefighters Get Creative To Rescue Tiny Trapped Animal
- ▶ Texas City Stunned by Flash Floods
- ▶ View Of What's Left After Deadly Tornado Slashes Small Town
- ▶ Homes Swept Away After Dam Bursts
- ▶ Eyes To The Sky: Best Space Events In May

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Town Underwater For 70 Years Resurfaces
- 

Tornado Central  
Measuring A Tornado's Strength: How Damage Determines The Rating
- 

Tornado Central  
Dramatic Video Captures Tornado Tearing Through The City
- 

Skin Health  
The Connection Between Melanoma And Colder States

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Dollar Tree Facility Ripped Apart

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**LEGAL NOTICE**

### Ocwen Loan Class Action Settlement

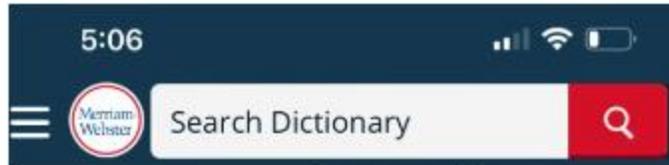
Certain borrowers from 2010-2017 may be entitled to benefits

\$60 per Broker Price Opinion and \$70 per Hybrid Valuation

[FILE A CLAIM](#)

### Big Mowing Mistake





penned by a certain singer-songwriter you may be familiar with by the name of [Taylor Swift](#). In fact, we are told that her songs often send listeners to our [august](#) pages to look up some of the more unfamiliar words featured in her song titles and lyrics. If you count yourself among such listeners, dear reader, then today might just be the best day. Here's a list of 10 Swiftean words and some interesting facts about them. Are you... ready for it?

ADVERTISEMENT

An advertisement for the Ocwen Loan Class Action Settlement. It features a dark header with "LEGAL NOTICE" in white. Below that, the title "Ocwen Loan Class Action Settlement" is displayed in large blue font. The text reads: "Certain borrowers from 2010-2017 may be entitled to benefits" and "\$60 per Broker Price Opinion and \$70 per Hybrid Valuation". At the bottom, there is a blue button that says "FILE A CLAIM" and an image of a pen resting on a document.

An advertisement for Pro and PPG. It features the Pro logo on the left and the PPG logo on the right. To the right of the PPG logo is the text "FINISH ON TIME &amp; ON BUDGET".

merriam-webster.com

4:57

ESPN SCORES

NCAA Home Scores Schedule Standings Stats

**LEGAL NOTICE** Ocwen Loan Class Action Settlement  
Certain borrowers from 2010-2017 may be entitled to benefits. \$60 per Broker Price Opinion and \$70 per Hybrid Valuation. **FILE A CLAIM**



### Transfer rankings: Top 25 players on the move

More than 1,100 women's college basketball players are in the transfer portal. Who are the top players looking for a new school next season?

3d · Charlie Creme

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**TOP HEADLINES**

Oklahoma lands former Oregon State star Beers

All-Pac-12 guard von Oelhoffen commits to USC

AA espn.com

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**- EXHIBIT E -**



[Ocwen lawsuit]



May 3, 2023 — In that complaint, the CFPB accused **Ocwen**, based in West Palm Beach, of mortgage servicing misconduct from 2014 through 2017. The **lawsuit** ...



Upsolve

<https://upsolve.org> › learn › ocwen-lawsuit

## The Government Lawsuit Against Ocwen

Nov 15, 2021 — The suit was settled in December of 2013. As part of the settlement, **Ocwen** agreed to pay \$125 million in cash to foreclosed homeowners and \$2 ...

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[Ocwen Was Accused of...](#) · [The Ocwen Settlement](#) · [Why Is Settlement Still...](#)

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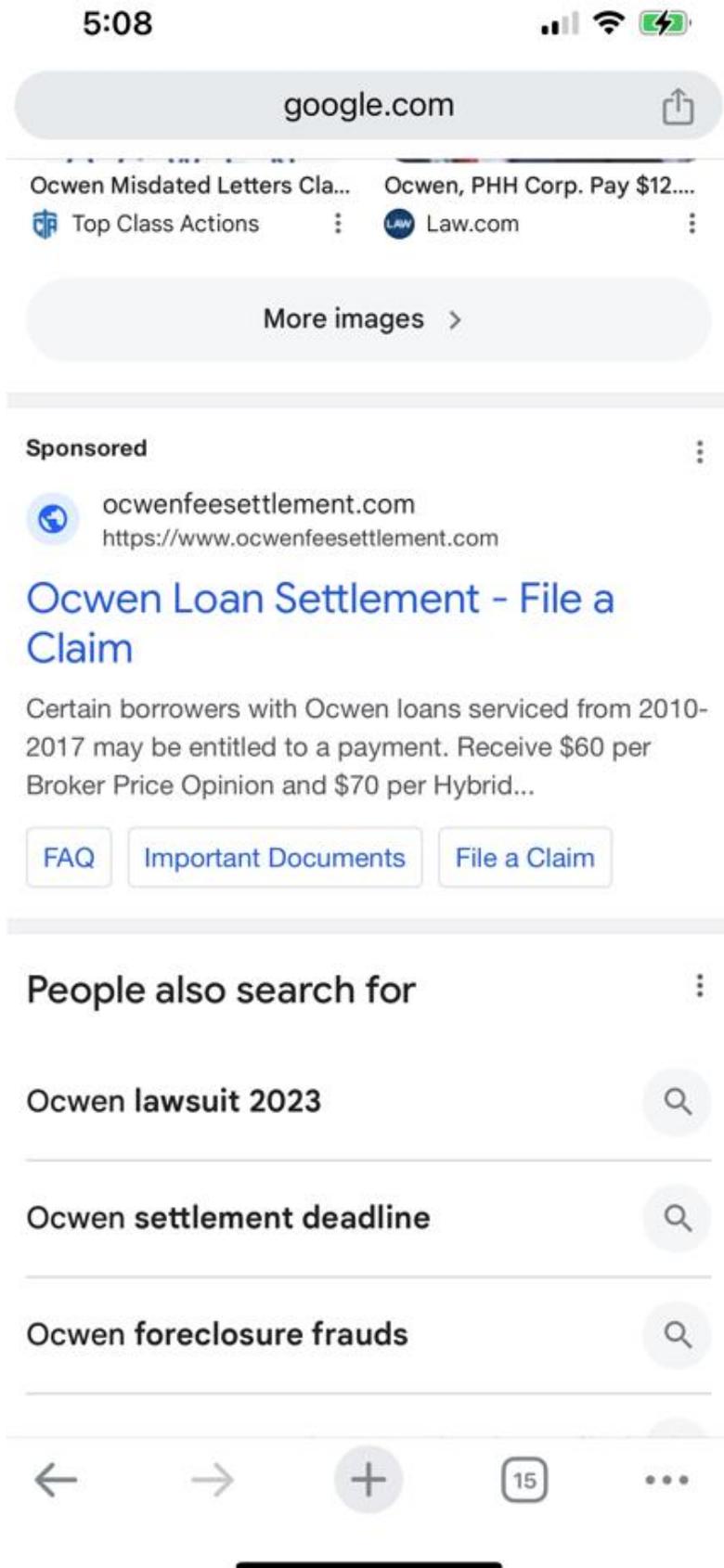
<https://www.ocwenfeesettlement.com>

## Ocwen Loan Settlement | File a Claim

Certain borrowers with **Ocwen** loans serviced from 2010-2017 may be entitled to a payment.

Receive \$60 per Broker Price Opinion and \$70...

[FAQ](#) · [Important Documents](#) · [File a Claim](#)



**- EXHIBIT F -**

Borrowers who have or had a loan serviced by Ocwen Loan Servicing, LLC and paid for Broker Price Opinions or Hybrid Valuations between 2010 and 2017, may be entitled to the benefits of a class action settlement. Estimated payments are \$60 per Broker Price Opinion and \$70 per Hybrid Valuation.

USA - English ▾

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NEWS PROVIDED BY  
**JND Legal Administration** →  
Apr 29, 2024, 09:39 ET

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SEATTLE, April 29, 2024 /PRNewswire/ -- A proposed settlement has been reached in a class action lawsuit called *Weiner v. Ocwen Financial Corp.*, Case No. Case No. 14-cv-02597, (E.D. Cal.) (the "Settlement"). This Notice summarizes Class Members' rights and options. More details are available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

A federal court authorized this Notice. This is not a solicitation from a lawyer.

### What is this about?

Plaintiff alleges that Ocwen Loan Servicing, LLC and its parent company Ocwen Financial Corporation (together, "Defendants" or "Ocwen") over-charged borrowers for certain property valuation expenses, including Broker Price Opinions ("BPOs") or Hybrid Valuations ("Hybrids"), which Plaintiff alleges contained undisclosed "mark-ups." Ocwen denies Plaintiff's claims, and all alleged

wrongdoing associated with Plaintiff's claims. The Court has not decided who is right or wrong. [Case 2:14-cv-02597-DJC-DB Document 255-1 Filed 06/12/24 Page 35 of 41](#)  
Instead, the Parties have agreed to the Settlement to avoid the costs, risk, and delays associated with continuing this complex and time-consuming litigation.

### **Who is affected?**

The Court certified a Nationwide Settlement Class that includes all residents of the United States of America who have or had a loan serviced by Ocwen and who paid for one or more BPOs or Hybrids charged by Ocwen through Altisource, from November 5, 2010 through September 29, 2017, the date of the class certification order in this action. The Court also certified a California Settlement Sub-Class that includes all residents of the State of California who have or had a loan serviced by Ocwen and to whom charges for one or more BPOs or Hybrids were assessed to their mortgage account by Ocwen through Altisource, from November 5, 2010 through September 29, 2017 (the "class period"). The Nationwide Settlement Class and California Settlement Sub-Class are collectively the Settlement Class.

### **What does the Settlement provide?**

If approved, the Settlement will provide:

- A \$60 reimbursement for each BPO fee that Settlement Class Members paid during the class period;
- A \$70 reimbursement for each Hybrid fee that Settlement Class Members paid during the class period;
- Reversals and/or credits for any California Sub-Class Members who continue to have loans serviced by Ocwen, in the amount of \$60 for each BPO and \$70 for each Hybrid fee that was assessed to the Class Member during the class period but for which the Class Member has not paid; and
- Defendants' modification of disclosures to borrowers in valuation-related correspondence and reports, and in any applicable fee schedules, to identify, as applicable, the "reconciliation" service added by vendors to BPO and Hybrid products.

### **What are my options?**

Class Members can file a claim, request exclusion, object, or do nothing.



- **File a Claim.** To receive a payment from the Settlement, submit a valid claim electronically at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) or postmarked by **September 29, 2025**. By submitting a claim, you give up your right to sue or continue to sue Defendants for the claims in this case.
- **Request Exclusion.** To remove yourself from the Settlement ("opt out"), submit an exclusion request by **July 12, 2024**. If you exclude yourself, you will receive no payment from the Settlement, but this is the only option that will allow you to keep your right to sue or continue to sue Defendants for the claims in this case.
- **Object.** If you do not exclude yourself from the Settlement, you may object or tell the Court what you do not like about the Settlement. If you object, you must still submit a claim to receive a payment. Objections must be submitted by **July 12, 2024**.
- **Do Nothing.** If you do nothing, you will receive no payment from the Settlement and you will give up your right to sue or continue to sue Defendants for the claims in this case.

For more details about your rights and options and how to file a claim, exclude yourself, or object, go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

### **What happens next?**

The Court will hold a Final Approval Hearing on **September 5, 2024 at 1:30 p.m. PT**, to consider whether to give final approval to the Settlement and grant Settlement Class Counsel's request for attorneys' fees and costs, as well as reimbursement for Settlement Administration Costs. The Court appointed the law firm of Baron & Budd P.C., to represent Settlement Class Members as Settlement Class Counsel. Settlement Class Counsel will request attorneys' fees, estimated to be \$8,000,000, plus reimbursable litigation costs, estimated to be \$950,000. If approved by the Court, the attorneys' fees and costs will be paid by the Defendants. You do not need to attend the Final Approval Hearing. Settlement Class Counsel will answer any questions the Court may have. You or your attorney may ask to speak at the hearing at your own expense, but you do not have to. To do so, you must file with the Court, by on or before **July 12, 2024**, a notice of intent to appear at the Final Approval Hearing.

### **How can I get more information?**

Go to [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), email [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com), call toll-free 1-888-995-0316, or write to Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338, Seattle, WA 98111.



Los prestatarios que tienen o tuvieron un préstamo administrado por Ocwen Loan Servicing, LLC y pagaron por opiniones de precios de corredores o valoraciones híbridas entre 2010 y 2017, pueden tener derecho a los beneficios de un acuerdo de demanda colectiva. Los pagos estimados son de \$60 por dictamen de precio de corredor y \$70 por valoración híbrida.

USA - español ▾

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NEWS PROVIDED BY  
**JND Legal Administration** →  
Apr 29, 2024, 09:39 ET

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SEATTLE, 29 de abril de 2024 /PRNewswire-HISPANIC PR WIRE/ -- Se ha llegado a un acuerdo propuesto en una demanda colectiva llamada *Weiner v. Ocwen Financial Corp.*, Caso No. Caso No. 14-cv-02597, (E.D. Cal.) (el "Acuerdo"). Esta notificación resume los derechos y opciones de los miembros de la demanda colectiva. Más información en [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

Un tribunal federal autorizó la presente notificación. Esta no es una solicitud de un abogado.

**¿De qué se trata?**

El demandante alega que Ocwen Loan Servicing, LLC y su empresa matriz Ocwen Financial Corporation (conjuntamente, los "demandados" u "Ocwen") cobraron en exceso a los prestatarios por determinados gastos de tasación de propiedades, incluidos los dictámenes de precios de corredores ("BPO") o las tasaciones híbridas ("híbridas"), que el demandante alega que contenían "márgenes de beneficio" no revelados. Ocwen niega las reclamaciones del demandante y todas las presuntas irregularidades asociadas con las reclamaciones del demandante. El Tribunal no ha decidido quién tiene razón o no. En cambio, las partes han llegado a un Acuerdo para evitar los costos, riesgos y retrasos asociados con la continuación de este litigio complejo y lento.

### **¿Quién se ve afectado?**

El Tribunal certificó un grupo del Acuerdo a nivel nacional que incluye a todos los residentes de Estados Unidos de Norteamérica que tienen o tuvieron un préstamo administrado por Ocwen y que pagaron por uno o más BPO o híbridos cobrados por Ocwen por medio de Altisource, desde el 5 de noviembre de 2010 hasta el 29 de septiembre de 2017, la fecha de la orden de certificación del grupo en esta demanda. El Tribunal también certificó un subgrupo del Acuerdo de California que incluye a todos los residentes del Estado de California que tienen o tuvieron un préstamo administrado por Ocwen y a quienes Ocwen, por medio de Altisource, les cobró cargos por uno o más BPO o híbridos en su cuenta hipotecaria, desde el 5 de noviembre de 2010 hasta el 29 de septiembre de 2017 (el "período de la demanda colectiva"). El grupo del Acuerdo a nivel nacional y el subgrupo del Acuerdo de California conforman en su conjunto el Acuerdo Colectivo.

### **¿Qué proporciona el Acuerdo?**

Si se aprueba, el Acuerdo proporcionará:

- Case 2:14-cv-02597-DJC-DB Document 255-1 Filed 06/12/24 Page 40 of 41
- Un reembolso de \$60 por cada tarifa de BPO que los miembros del Acuerdo Colectivo pagaron durante el período de la demanda;
  - Un reembolso de \$70 por cada tarifa híbrida que los miembros del Acuerdo Colectivo pagaron durante el período de la demanda;
  - Revocaciones y/o créditos para todos los miembros del subgrupo de California que continúe con préstamos otorgados por Ocwen, por un importe de \$60 por cada BPO y \$70 por cada tarifa híbrida que se cobró a un miembro de la demanda durante el período de la demanda colectiva, pero que el miembro de la demanda colectiva no ha pagado; y
  - La modificación de los demandados de las divulgaciones a los prestatarios en la correspondencia e informes relacionados con la valoración, y en cualquier lista de tarifas aplicable, para identificar, según corresponda, el servicio de "reconciliación" agregado por los proveedores a los productos BPO e Híbridos.

### ¿Cuáles son mis opciones?

Los miembros de la demanda colectiva pueden presentar una reclamación, solicitar la exclusión, objetar o no hacer nada.

- **Presentar una reclamación** . Para recibir un pago del Acuerdo, presente una reclamación válida por vía electrónica en [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) o con matasellos anterior al **29 de septiembre de 2025**. Al presentar una reclamación, usted renuncia a su derecho a demandar o continuar demandando a los demandados por las reclamaciones de este caso.
- **Solicitar exclusión** . Para retirarse del Acuerdo ("optar por no participar"), envíe una solicitud de exclusión antes del **12 de julio de 2024**. Si se excluye, no recibirá ningún pago del Acuerdo, pero esta es la única opción que le permitirá conservar su derecho a demandar o seguir demandando a los demandados por las reclamaciones de este caso.
- **Objeto** . Si no se excluye del Acuerdo, puede objetar o decirle al Tribunal lo que no le gusta del Acuerdo. Si se opone, debe presentar una reclamación para recibir un pago. Las objeciones deben presentarse antes del **12 de julio de 2024**.
- **No hacer nada** . Si no hace nada, no recibirá ningún pago del Acuerdo y renunciará a su derecho a demandar o continuar demandando a los demandados por las reclamaciones de este caso.

Para obtener más detalles sobre sus derechos y opciones y cómo presentar una reclamación, excluirse u objetar, visite [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

El Tribunal celebrará una audiencia de aprobación final el **5 de septiembre de 2024 a la 1:30 p. m. PT**, para considerar si debe dar la aprobación final al Acuerdo y otorgar la solicitud de los abogados del Acuerdo Colectivo para los honorarios y costos de los abogados, así como el reembolso de los costos de administración del Acuerdo. El Tribunal designó al bufete de abogados de Baron & Budd P.C., para representar a los miembros del Acuerdo Colectivo como abogados del Acuerdo Colectivo. Los abogados del Acuerdo Colectivo solicitarán los honorarios de los abogados, estimados en \$8,000,000, más los gastos de litigio reembolsables, estimados en \$950,000. Si el Tribunal lo aprueba, los honorarios y costos de los abogados serán pagados por los demandados. No es necesario que asista a la Audiencia de Aprobación Final. Los abogados del Acuerdo colectivo responderán cualquier pregunta que el Tribunal pueda tener. Usted o su abogado pueden pedir hablar en la audiencia a su propio costo, pero no es su obligación. Para hablar en la audiencia, debe presentar ante el Tribunal, a más tardar el **12 de julio de 2024**, una notificación de intención de comparecer en la Audiencia de Aprobación Final.

### **¿Cómo puedo obtener más información?**

Visite [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), envíe un correo electrónico a [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com), llame al número gratuito 1-888-995-0316 o escriba a Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338, Seattle, WA 98111.

FUENTE JND Legal Administration