

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

**If you live in the United States and have or had a loan serviced by Ocwen Loan Servicing, LLC, and you paid for Broker Price Opinions or Hybrid Valuations between November 5, 2010 and September 29, 2017, or if you live in California and have or had a loan serviced by Ocwen Loan Servicing, LLC, and you were charged for Broker Price Opinions or Hybrid Valuations, you may be entitled to the benefits of a class action settlement**

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

Defendants Ocwen Financial Corporation, and Ocwen Loan Servicing, LLC (together, “Defendants” or “Ocwen”) have agreed to a proposed class action Settlement to resolve claims in a class action lawsuit called *David Weiner v. Ocwen Financial Corporation, et al.*, No. 2:14-cv-02597-DJC-DB (E.D. Cal.) (the “Settlement”).<sup>1</sup> The Plaintiff in this lawsuit alleges that Ocwen over-charged borrowers for certain property valuation expenses, including Broker Price Opinions (“BPOs”) and Hybrid Valuations (“Hybrids”), which the Plaintiff alleges contained undisclosed “mark-ups.”

Ocwen denies Plaintiff’s allegations 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.

The purpose of this notice is to inform you of the proposed class action Settlement so you may decide what to do. Your legal rights under the Settlement are affected even if you do nothing, so please read this notice carefully.

The Settlement Class includes the following members:

- (a) Nationwide Settlement Class: 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; and
- (b) California Settlement Sub-Class: All residents of the State of California who have 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.

If approved, the Settlement will provide compensation or other valuable benefits to Settlement Class Members. These benefits include:

- A **\$60** reimbursement for each BPO fee that Settlement Class Members paid during the class period (November 5, 2010 through September 29, 2017);
- A **\$70** reimbursement for each Hybrid fee that Settlement Class Members paid during the class period (November 5, 2010 through September 29, 2017); and
- **Reversals and/or credits** for any California “Assessed” 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.
- Defendants’ **modification of disclosures** to borrowers in valuation-related correspondence and

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<sup>1</sup> Capitalized terms have the meaning assigned to them in the Settlement Agreement, unless otherwise noted.

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reports, and in any applicable fee schedules, to identify, as applicable, the “reconciliation” service added by vendors to BPO and Hybrid products.

For their work in securing this Settlement, the attorneys representing the Settlement Class (known as “Settlement Class Counsel”) will request reasonable attorneys’ fees, estimated to be \$8,000,000, plus reasonable reimbursable litigation costs, estimated to be \$950,000. If approved by the Court, the attorneys’ fees and costs will be paid by the Defendants.

This notice provides a summary of the Settlement, and it is important that you review it carefully to understand your legal rights. The full details of the Settlement, including the Settlement Agreement and other important case documents, are available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com). Please visit the website regularly for further updates about the Settlement.

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## BASIC INFORMATION

### 1. WHAT IS THIS NOTICE ABOUT?

The Court overseeing this case authorized this Notice to inform you about a class action settlement in a lawsuit named *David Weiner v. Ocwen Financial Corporation, et al.*, No. 2:14-cv-02597-DJC-DB (E.D. Cal.), which is pending before the Honorable Daniel J. Calabretta in the United States District Court for the Eastern District of California.

Plaintiff David Weiner (“Plaintiff” or “Settlement Class Representative”) alleged that Ocwen over-charged borrowers for certain property valuation expenses, known as Broker Price Opinions (“BPOs”) and Hybrid Valuations (“Hybrids”), which Plaintiff alleges contained undisclosed “mark-ups.”

Ocwen denies Plaintiff’s allegations 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.

**This Notice summarizes the Settlement and your legal rights and options under it.** The deadlines listed in this Notice may be modified, so please check the Settlement Website, [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), regularly for updates and further details.

### YOUR LEGAL RIGHTS AND OPTIONS IN THE SETTLEMENT

<b>PARTICIPATE BY FILING A CLAIM</b>	To obtain compensation under this Settlement, you must submit a valid claim. Please refer to <b>Question 4</b> for details on how to submit a valid claim. By submitting a claim, you will give up your right to sue or continue to sue Defendants for the claims in this case.  <b>You can submit your claim now.</b> Under the current schedule, claims must be submitted electronically or postmarked by <b>September 29, 2025</b> . This schedule may change, so please visit the Settlement Website ( <a href="http://www.OcwenFeeSettlement.com">www.OcwenFeeSettlement.com</a> ) regularly for updates.
<b>REQUEST EXCLUSION</b>	If you wish to exclude yourself from the Settlement, you must submit a request to exclude yourself from, or “opt out” of, the Settlement, by <b>July 12, 2024</b> . If you do so, you will receive no compensation under this Settlement, but this is the only option that will allow you to keep your right to sue the Defendants over the claims being resolved by this Settlement. Please refer to <b>Questions 9-11</b> for further detail.
<b>OBJECT</b>	If you do not exclude yourself from the Settlement, you may write to the Court and explain what you dislike about the Settlement. You must submit your valid and timely objection by <b>July 12, 2024</b> . If you object to the Settlement, you are expressing your views about the Settlement, but you will remain a member of the Settlement Class (if you are otherwise eligible) and you will still release the claims covered by this Settlement. If you make an objection, you must still submit a claim to receive compensation under the Settlement. Please refer to <b>Questions 14 and 15</b> for further details.  If you submit a valid and timely objection to the Settlement as described above, you may ask to speak in Court about the fairness of the Settlement. Please refer to <b>Questions 14-15</b> for further details.
<b>DO NOTHING</b>	If you do nothing, you will receive no payment in this Settlement and you will give up your right to sue or continue to sue Defendants for the claims in this case.

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## WHO IS IN THE SETTLEMENT CLASS?

### 2. AM I PART OF THE SETTLEMENT CLASS?

The Settlement Class consists of all persons who fall into the following categories:

- (a) Nationwide Settlement Class: All residents of the United States of America who have or had a loan serviced by Ocwen Financial Corporation or Ocwen Loan Servicing LLC (together, “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.
- (b) California Settlement “Sub-Class”: All residents of the State of California who have 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.

Excluded from the Settlement Class are Defendants’ officers, directors, and employees; Defendants’ affiliates and affiliates’ officers, directors, and employees; Defendants’ distributors and distributors’ officers, directors, and employees; Released Parties; judicial officers and their immediate family members and associated court staff assigned to this case; and all those otherwise in the Settlement Class who or which timely and properly exclude themselves from the Settlement Class.

If you are not sure whether you are a Settlement Class Member, or have any other questions about the Settlement, visit [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com), or call toll-free at 1-888-995-0316.

## SETTLEMENT BENEFITS – WHAT SETTLEMENT CLASS MEMBERS GET

### 3. WHAT DOES THE SETTLEMENT PROVIDE?

If approved, the Settlement will provide compensation and other valuable benefits to Settlement Class Members. These benefits include:

- A **\$60 reimbursement** for each BPO fee that Settlement Class Members paid during the class period (November 5, 2010 through September 29, 2017);
- A **\$70 reimbursement** for each Hybrid fee that Settlement Class Members paid during the class period (November 5, 2010 through September 29, 2017); and
- **Reversals and/or credits** for any California “Assessed” 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 Member during the class period but for which the Class Member has not paid.
- 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.

### 4. HOW DO I SUBMIT A CLAIM FOR CASH COMPENSATION?

You must timely submit a valid claim to receive a settlement payment. The Claim Form asks for basic information and takes just a few minutes to complete.

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To submit your claim online, visit [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com). If you received a Postcard or Email Notice and provide your Unique ID from that notice, you will not need to provide any documentation when you submit your claim. If you do not have a Unique ID, or if the Settlement Administrator is unable to verify the information in your claim, the Settlement Administrator may request supporting documentation that identifies your specific home loan for which Ocwen provided services.

If you would prefer to submit your Claim Form by mail, you can download and print the necessary forms from the Settlement Website or request a hardcopy form to be mailed to you by calling 1-888-995-0316. For faster claims processing, you may also submit your claim online at the website below.

If you have questions about what documentation is needed for your claim, visit [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) or call the Settlement Administrator at 1-888-995-0316.

Submit claims online: [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

Submit claims via mail:

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

Submit claims via email: [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com)

## 5. WHEN WILL I GET MY PAYMENT?

The Settlement Administrator will calculate the payment amount for each timely and valid and complete Settlement Claim, and send out payments after the Settlement’s “Effective Date.”

The “Effective Date” will depend on when the Court enters its order finally approving the Settlement and its Judgment, and whether there is an appeal of the Judgment.

Please check [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) after the Final Approval Hearing (*see Questions 16-18*) for information concerning the timing of Settlement payments. The Parties anticipate that the Court will hold its Final Approval Hearing in 2024.

## UNDERSTANDING THE CLASS ACTION PROCESS

## 6. WHAT IS A CLASS ACTION?

In a class action, one or more people called “class representatives” sue on behalf of people who have similar claims. All these people are a “class” or “class members.” When a class action is settled, the Court resolves the issues in the lawsuit for all class members, except for those who request to be excluded from (or “opt out” of) the class. Opting out means that you will not receive benefits under the Settlement. The opt-out process is described in **Questions 9-11** below.

## 7. WHAT AM I GIVING UP TO REMAIN A MEMBER OF THE CLASS?

If the Settlement becomes final and you do not exclude yourself, you will release Defendants and the Released Parties from liability for all Released Claims and will not be able to sue, continue to sue, or be part of any other lawsuit against them or anyone else having to do with the issues in the lawsuit. Under the Settlement, “Released Claims” are defined as follows:

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[A]ny and all claims, causes of action, suits, obligations, debts, demands, agreements, promises, liabilities, damages, losses, controversies, costs, expenses and attorneys' fees of any nature whatsoever, whether based on any federal law, state law, common law, territorial law, foreign law, contract, rule, regulation, any regulatory promulgation (including, but not limited to, any opinion or declaratory ruling), common law or equity, whether known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or unforeseen, actual or contingent, liquidated or unliquidated, punitive or compensatory, as of the date of Final Approval, which are included in or relate to the Action ("Settlement Class Released Claims").

**Under the Settlement, you are not releasing your rights or ability to participate in or pursue remedies in relation to any future conduct concerning the servicing of your residential loan.**

The Settlement Agreement at Section III-A describes the Released Claims in necessary legal terminology, so read it carefully. The Settlement Agreement is available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

You can talk to one of the lawyers listed in **Question 12** below for free or you can, of course, talk to your own lawyer at your own expense.

## **8. WHAT HAPPENS IF I DO NOTHING AT ALL?**

If you do nothing, you will not get a payment from the Settlement. *See Question 4* above for information on how to get a cash payment from the Settlement.

You will also be bound by all terms of the Settlement, which means you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Ocwen or anyone else having to do with the legal issues in this case.

### **EXCLUDING YOURSELF FROM THE SETTLEMENT**

## **9. HOW DO I GET OUT OF THE SETTLEMENT?**

If you do not want to receive benefits from the Settlement and/or you want to retain the right to sue the Defendants about the issues in this case, then you must take steps to remove yourself from the Settlement. You may do this by asking to be excluded from the Settlement—sometimes referred to as “opting out.” If you ask to be excluded, you will not get any Settlement Relief, and you cannot object to the Settlement. You will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) Ocwen in the future. Although no other person may exclude you from the Settlement Class, nothing prohibits you from obtaining the assistance of another, such as a lawyer or family member, in preparing or submitting any individual exclusion.

To opt out of the Settlement, you must mail or email a letter or other written document to the Settlement Administrator. Your request must include:

- Your name and current address, the loan number and address of your residential property that was/is serviced by Ocwen during the class period;
- A statement saying “I wish to exclude myself from the Settlement Class in *David Weiner v. Ocwen Financial Corporation, et al.*, No. 2:14-cv-02597-DJC-DB (E.D. Cal.); and
- Your personal signature (electronic signatures, including DocuSign, are invalid and will not be considered personal signatures).

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Your Exclusion Request must be postmarked or emailed no later than **July 12, 2024** to:

Ocwen Fee Settlement – Exclusions  
c/o JND Legal Administration  
PO Box 91338  
Seattle, WA 98111  
info@OcwenFeeSettlement.com

**10. IF I DO NOT EXCLUDE MYSELF, CAN I SUE THE DEFENDANTS FOR THE SAME THING LATER?**

No. If you do not timely submit your request for exclusion or fail to include the required information in your request for exclusion, you will remain a Settlement Class Member and will not be able to sue the Defendants about the claims that the Settlement resolves. If you do not exclude yourself from the Settlement, you will be bound like all other Settlement Class Members by the Court's orders and judgments in this class action lawsuit, even if you do not file a claim.

**11. IF I EXCLUDE MYSELF, CAN I STILL GET A SETTLEMENT PAYMENT?**

No. You will not get money from the Settlement if you exclude yourself. If you exclude yourself from the Settlement, do not send in a Claim Form asking for benefits from the Settlement.

**THE LAWYERS REPRESENTING YOU**

**12. DO I HAVE A LAWYER IN THE CASE?**

Yes. The Court has appointed the law firm of Baron & Budd P.C., to represent Settlement Class Members as Settlement Class Counsel. Their contact information is as follows:

Roland Tellis  
Baron & Budd, P.C.  
15910 Ventura Boulevard, Suite 1600  
Encino, CA 91436  
Tel.: (818) 839-2333  
Email: rtellis@baronbudd.com

If you want to be represented by your own lawyer, you may hire one at your own expense.

**13. HOW WILL THE LAWYERS BE PAID?**

Settlement Class Counsel will ask the Court to award reasonable attorneys' fees, plus reimbursable litigation costs, for litigating this case and securing this nationwide Settlement for the Settlement Class.

The Court must approve Settlement Class Counsel's requests for fees and costs before it is paid.

Settlement Class Counsel will submit their request by **June 12, 2024**, and that document will be available at [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) shortly after it is filed with the Court.

Settlement Class Members will have an opportunity to comment on and/or object to the request for attorneys' fees and costs, as explained further in **Question 14**.

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Any attorney fee award is ultimately determined by the Court. Please check [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com) regularly for updates regarding their request for attorneys' fees and expenses.

## OBJECTING TO THE SETTLEMENT

### 14. HOW DO I TELL THE COURT IF I DO NOT LIKE THE SETTLEMENT?

If you do not exclude yourself from the Settlement, you may object to it. The Court will consider your views in deciding whether to approve or reject this Settlement. If the Court does not approve the Settlement, no settlement payments will be sent, and the lawsuit may continue.

To comment on or to object to the Settlement or to Settlement Class Counsel's request for attorneys' fees and/or costs, you or your attorney must submit your written objection to the Court with the following information:

To object to the Settlement, you must send a written objection that includes the following:

- A statement that you object to the Settlement, in whole or part, in the case known as *David Weiner v. Ocwen Financial Corporation, et al.*, No. 2:14-cv-02597-DJC-DB (E.D. Cal.) and whether the objection applies to you or the entire Settlement Class;
- Your full name and current address, telephone number, the loan number and address of your residential property that was/is serviced by Ocwen during the class period;
- A detailed statement of your objection(s), as well as the specific reasons, if any, for each such objection, including all evidence, argument, and legal authority you wish to bring to the Court's attention;
- All other supporting papers, materials, or briefs (if any) you wish the Court to consider when reviewing the objection; and
- A statement of whether you intend to appear at the Final Approval Hearing and whether you will be represented by separate counsel.

Lawyers asserting an objection(s) on behalf of a Settlement Class Member(s) must:

- File a notice of appearance with the Court by **July 12, 2024**;
- File a sworn declaration (a) attesting to his or her representation of each Settlement Class Member on whose behalf the objection is being filed or file (in camera) a copy of the contract between that lawyer and each such Settlement Class Member; (b) state whether the objection applies only to the objector or the entire Settlement Class; (c) state the specificity of the grounds for the objection; and (d) specify the number of times during the prior five-year period that the lawyer or their law firm has objected to a class action settlement; and
- Comply with the procedures described above.

Your objection, along with any supporting material you wish to submit, must be filed with the Court and delivered to Settlement Class Counsel, Defense Counsel, and the Clerk of the Court at addresses below, by **July 12, 2024**.

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CLERK OF THE COURT	SETTLEMENT CLASS COUNSEL	DEFENSE COUNSEL
<p>Office of the Clerk United States District Court for the Eastern District of California</p> <p>Robert T. Matsui United States Courthouse 501 I Street Room 4-200, 4<sup>th</sup> Floor Sacramento, 95814</p>	<p>Roland Tellis Baron &amp; Budd, P.C. 15910 Ventura Boulevard, Suite 1600 Encino, CA 91436 Telephone: (818) 839-2333</p>	<p>Melinda L. Haag Randall S. Luskey PAUL, WEISS, RIFKIND, WHARTON &amp; GARRISON LLP 535 Mission Street, 24th Floor San Francisco, CA 94105 Telephone: (628) 432-5112</p> <p>Richard A. Jacobsen ORRICK, HERRINGTON &amp; SUTCLIFFE LLP 51 West 52nd Street New York, NY 10019-6142 Telephone: (212) 506-5000</p>

**15. WHAT IS THE DIFFERENCE BETWEEN OBJECTING TO THE SETTLEMENT AND EXCLUDING MYSELF FROM THE SETTLEMENT?**

Excluding yourself is telling the Court that you do not want to be part of the Settlement Class and do not want to receive any benefits under the Settlement or release any of the claims resolved by the Settlement. If you exclude yourself, you have no basis to object because the Settlement no longer affects you.

Objecting is telling the Court that you do not like something about the Settlement, the requested fees, and/or costs. You may object only if you stay in the Settlement Class. You do not need to submit a claim to object, but if you make an objection, you must still submit a claim to receive compensation under the Settlement.

**THE COURT’S FINAL APPROVAL HEARING**

**16. WHEN AND WHERE WILL THE COURT DECIDE WHETHER TO APPROVE THE SETTLEMENT?**

The Court will hold a Final Approval Hearing on **September 5, 2024, at 1:30 p.m. PT**, in Courtroom 10 of the United States District Court for the Eastern District of California, Sacramento Division, Robert T. Matsui Courthouse, 501 I Street, Sacramento, CA 95814.

At the hearing, the Court will 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. We do not know how long these decisions will take.

**17. DO I HAVE TO COME TO THE HEARING?**

No, you do not need to attend the Final Approval Hearing. Settlement Class Counsel will answer any questions the Court may have. If you wish to attend the hearing, you are welcome to come at your own expense. If you submit an objection to the Settlement, you do not have to come to Court to talk about it, but you have the option to do so if you provide advance notice of your intention to appear (*see Question*

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18 below). As long as you submitted a written objection with all of the required information on time with the Court, the Court will consider it. You may have your own lawyer attend at your expense, but it is not required.

## 18. MAY I SPEAK AT THE HEARING?

Yes, you may ask the Court for permission to speak at the Final Approval Hearing. 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. Your request must include your full name, address, and telephone number, as well as any copies of any papers, exhibits, or other evidence that you intend to present to the Court in connection with the Final Approval Hearing.

If you do not provide a Notice of Intention to Appear in complete accordance with the deadline and specifications provided above, you may not be allowed to speak or otherwise present any views at the Final Approval Hearing.

## GETTING MORE INFORMATION

## 19. HOW DO I GET MORE INFORMATION?

This Notice summarizes the proposed Settlement. For more information, including important documents related to the Settlement, visit [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

You may also contact the Settlement Administrator for more information by emailing [info@OcwenFeeSettlement.com](mailto:info@OcwenFeeSettlement.com), calling toll-free at 1-888-995-0316, or writing to Ocwen Fee Settlement, c/o JND Legal Administration, P.O. Box 91338, Seattle, WA 98111.

For definitions of any capitalized terms used in this Notice, please see the Settlement Agreement, available on the Important Documents page of the Settlement Website, [www.OcwenFeeSettlement.com](http://www.OcwenFeeSettlement.com).

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