

If you provided personal information or made mortgage payments to Countrywide before July 1, 2008, you could get benefits from a data theft settlement.

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A settlement has been reached with Countrywide Financial Corporation, Countrywide Home Loans, Inc., Countrywide Bank, FSB, Full Spectrum Lending Division, and Bank of America Corporation (together called "Countrywide") about the theft of personal and financial information from their customer databases. Benefits include credit monitoring, identity theft insurance and cash reimbursement for identity theft and out-of-pocket expenses to eligible people whose personal and financial information was stolen.

The United States District Court for the Western District of Kentucky will hold a hearing to decide whether to give final approval to the settlement, so that the benefits can be issued. Those included have legal rights and options, such as submitting a claim for benefits or excluding themselves from or objecting to the settlement. More information is in the detailed notice which is available at www.CWdataclaims.com.

WHAT IS THIS ABOUT?

Around August 2008, it was learned that a senior financial advisor formerly employed by Countrywide stole confidential information of millions of consumers from Countrywide's records and sold it to a third party for marketing purposes. The stolen records included names, Social Security numbers, home and office addresses, telephone numbers, credit and bank account information, employment history and information, and other information people provided on mortgage applications or other mortgage documents. The lawsuit alleges that Countrywide did not adequately protect confidential personal and financial information. Countrywide denies all of the claims and says that it did nothing wrong.

WHO IS INCLUDED?

The Class includes everyone in the United States who: (1) received a letter from Countrywide anytime from August 2, 2008 to and including November 2, 2008, notifying them that their personal information was involved in an alleged theft committed by a Countrywide employee; or (2) who obtained a mortgage from Countrywide or whose mortgage was serviced by Countrywide prior to July 1, 2008. Countrywide, for this purpose, does not include Bank of America.

You should remain vigilant by reviewing account statements and monitoring free credit reports. If you notice any unauthorized activity, promptly contact your financial institution. You can receive a free credit report at www.annualcreditreport.com or by calling 1-877-322-8228.

WHAT DOES THE SETTLEMENT PROVIDE?

All Class Members are eligible to receive reimbursement for identity theft of up to \$50,000 per incident. Class Members who were sent a letter from Countrywide and did not accept their prior offer of credit monitoring are eligible for two years

of free Triple AdvantageSM Premium credit monitoring by ConsumerInfo.com, Inc., an Experian[®] Company. As part of the settlement, Class Members who accepted Countrywide's prior offer by enrolling in Triple AdvantageSM Premium credit monitoring, are now receiving a \$1 million guarantee in addition to the \$25,000 identity theft insurance coverage they were already receiving. This product includes one free 3-Bureau credit report and credit score at enrollment, daily monitoring of your credit reports, email or mail alerts, toll-free access to fraud resolution representatives, \$1 million guarantee, and \$25,000 of identity theft insurance. In New York, identity theft insurance coverage is \$10,000 and the \$1 million guarantee is not available. Identity theft insurance is not available in Puerto Rico or other recognized territories of the U.S. Class Members who were sent a letter from Countrywide may also be eligible for reimbursement of certain out-of-pocket expenses. Countrywide will pay up to a total of \$5 million to reimburse identity theft claims and up to a total of \$1.5 million to reimburse out-of-pocket expenses. The Settlement Agreement, available at www.CWdataclaims.com, describes all of the details about the proposed settlement.

HOW DO YOU ASK FOR BENEFITS?

To get benefits you must submit a claim. Claim forms are available at www.CWdataclaims.com or by calling 1-866-940-3612. Please note that there are different claim forms and deadlines for different benefits. The earliest deadline to claim any of the benefits is **September 7, 2010**.

YOUR OTHER OPTIONS.

If you do not want to be legally bound by the settlement, you must exclude yourself from the Class by **June 24, 2010**, or you will not be able to sue, or continue to sue, Countrywide about the legal claims this settlement resolves, ever again. If you exclude yourself, you cannot get any benefits from the settlement. If you stay in the Class, you may object to it by **June 24, 2010**. The detailed notice explains how to exclude yourself or object.

The Court will hold a hearing in the case, known as *In Re: Countrywide Financial Corp. Customer Data Security Breach Litigation*, No 3:08-MD-01998-TBR, MDL 1998, on **July 19, 2010**, to consider whether to approve the settlement, and a request by Class Counsel for attorneys' fees, costs, and expenses of up to \$3.625 million. Class Counsel will also request payments of incentive awards up to \$500 for the Representative Plaintiffs and of up to \$250 for the Named Plaintiffs for their services on behalf of the whole Class. These payments will be paid separately by Countrywide and will not reduce the benefits available to Class Members. You or your own lawyer, if you have one, may ask to appear and speak at the hearing at your own cost, but you do not have to. For more information, call or go to the website shown below.