

Chase PMI Class Action Settlement
c/o KCC Class Action Services
P.O. Box 404000
Louisville, KY 40233-4000

JRF

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**THIS IS AN IMPORTANT LEGAL NOTICE
THE MATTERS DISCUSSED HEREIN MAY AFFECT
SUBSTANTIAL LEGAL RIGHTS THAT YOU MAY HAVE**

READ THIS NOTICE CAREFULLY

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

GINNINE FRIED, on behalf of herself and all
others similarly situated,

Plaintiff,

v.

JPMORGAN CHASE & CO., and JPMORGAN
CHASE BANK, N.A. d/b/a CHASE,

Defendants.

Civil Action No. 15-2512(MCA)(JBC)

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

If You Obtained a Mortgage Modification From Chase and Paid Private Mortgage Insurance,
You May Benefit From A Proposed Class Action Settlement

A Federal Court authorized this Notice. This is not solicitation from a lawyer.

YOU ARE NOT BEING SUED. THIS IS NOT A LAWSUIT AGAINST YOU.

- Please read this notice (“Notice”) carefully. A proposed settlement (“Settlement”) has been reached in a class action lawsuit arising out of Private Mortgage Insurance (“PMI”) premiums on residential mortgages that have been modified. The lawsuit alleges that JPMorgan Chase Bank, N.A. (“Chase”) violated the Homeowners Protection Act of 1998, 12 U.S.C. § 4901, *et seq.* (“HPA”) by incorrectly calculating the date when PMI should have automatically terminated on certain modified mortgage loans. Chase denies the allegations in the lawsuit. The Court has not decided whether Chase did anything wrong. Instead, the parties agreed to a proposed Settlement in order to avoid the expense and risks of continuing the lawsuit.
- You are a member of the Settlement Class, and you may be eligible for a payment from the Settlement Fund (“Settlement Payment”), if you entered into a mortgage modification serviced by Chase, had a PMI Automatic Termination Date on or after April 1, 2013, and made one or more payments for PMI after your obligation to pay for PMI would have automatically terminated by statute under the HPA (a “PMI Overpayment”).

Questions? Call 1-866-354-4361 or visit www.PMISettlement.com

- The Settlement provides a \$3 million Settlement Fund to be distributed to Class Members to compensate them for the collection of the PMI charges that were challenged as improper. The Settlement Fund will also pay for Court-approved attorneys’ fees and expenses and an incentive award for the named Plaintiff.
- In addition, the Settlement provides that Chase will use the methodology advocated by the Plaintiffs in this case to calculate the date when it must stop requiring PMI unless and until that methodology is altered or overruled by law, regulation, or judicial decision. Chase also has agreed to pay the cost of notice and administering this Settlement.

**Please read this Notice carefully and in its entirety.
Your rights may be affected by the Settlement of this lawsuit,
and you have a choice to make now about how to act:**

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
DO NOTHING	If you entered into a mortgage modification serviced by Chase and you made a PMI Overpayment, you do not have to do anything to receive a Settlement Payment. Your Settlement Payment will be made automatically by check if the Court approves the Settlement and it becomes final. By remaining in the Settlement Class, you will give up the right to sue on your own regarding claims that are part of the Settlement.
EXCLUDE YOURSELF FROM THE CLASS BY JUNE 26, 2019	If you opt out of the Settlement, you will not be eligible to receive a Settlement Payment, but you will keep your right to sue on your own regarding any claims that are part of the Settlement.
OBJECT OR COMMENT BY JUNE 26, 2019	You may write to the Court about why you do, or do not, like the Settlement. You must remain in the Settlement Class to comment in support of or in opposition to the Settlement.
APPEAR IN THE LAWSUIT OR ATTEND A HEARING ON JULY 25, 2019	You may ask to speak in Court about the fairness of the Settlement. You may enter your appearance in Court through an attorney at your own expense if you so desire.

- These rights and options, **and the deadlines to exercise them**, are further explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the Settlement. The Settlement Payment will be made available if the Court approves the Settlement and after any appeals are resolved.
- Additional information about the Settlement can be found in this Notice and at www.PMISettlement.com (“Settlement Website”).

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BASIC INFORMATION

1. Why Did I Get This Notice?

A Court authorized this Notice because you have a right to know about a proposed Settlement of this class action lawsuit and about your options before the Court decides whether to approve the Settlement. This Notice explains the lawsuit, the Settlement, and your legal rights. If you (i) entered into a loan modification serviced by Chase, (ii) had a PMI Automatic Termination Date on or after April 1, 2013, and (iii) made one or more payments for PMI after your Automatic Termination Date and before the date, if any, that Chase ceased servicing your loan, and those payments were not fully refunded to you (a “PMI Overpayment”), you have a right to know about a proposed settlement of a class action lawsuit and your options. “Automatic Termination Date” means the date on which your obligation to pay for PMI would have automatically terminated by statute under the Court’s interpretation of the HPA.

If you have received this Notice, you have been identified from available records as an eligible Class Member. The Court ordered that you be given this Notice because you have a right to know about the proposed settlement of a class action lawsuit, and about your options, before the Court decides whether to approve the Settlement. If the Court approves it, and after any appeals are resolved, an administrator approved by the Court will oversee the Settlement Payments that the Settlement allows.

This Notice explains the lawsuit, the Settlement, your legal rights, and what benefits are available. The Court in charge of the case is the United States District Court for the District of New Jersey, and the case is known as *Fried v. JPMorgan Chase & Co, et al.*, Civil Action No. 15-2512(MCA)(JBC). The person who sued is called the Plaintiff.

2. What Is This Lawsuit About?

The lawsuit alleges that Chase violated the Homeowners Protection Act of 1998, 12 U.S.C. § 4901, *et seq.* (“HPA”) by incorrectly calculating the date when PMI should have automatically terminated on certain modified mortgage loans and by continuing to require payment of PMI premiums after that date.

Chase denies it did anything wrong, and the Court has not made any ruling on the merits of the allegations of the lawsuit. Chase, however, has chosen to provide its customers with a cash payment rather than spending additional money on litigation.

3. What Is a Class Action and Who Is Involved?

In a class action, one or more people, called Class Representatives (in this case, Ginnine Fried) represent the interests of people who have similar claims. All of these affected people are referred to as a Class or Class Members. One court resolves the issues for everyone in the Class – except for those people who choose to exclude themselves from the Class.

4. Why Is There a Settlement?

The Court has not decided in favor of either side in the case. Chase denies all allegations of wrongdoing or liability against it and contends that its conduct was lawful. Chase is settling to avoid the expense, inconvenience, and inherent risk of litigation, as well as the related disruption of its business operations. The Class Representative and her attorneys believe that the Settlement is in the best interests of the Class, because it provides an appropriate recovery now, while avoiding the risk, expense, and delay of pursuing the case through trial and any appeals.

WHO IS IN THE SETTLEMENT CLASS

If you received notice of the Settlement by mail, Chase's records indicate that you are a Class Member. But even if you did not receive a notice by mail, you may be a Class Member, as described below.

5. How Do I Know If I Am Part of the Settlement Class?

You are a Class Member if you (i) entered into a loan modification serviced by Chase, (ii) had a PMI Automatic Termination Date on or after April 1, 2013, and (iii) made one or more payments for PMI after your Automatic Termination Date and before the date, if any, that Chase ceased servicing your loan, which payments were not fully refunded to you (a "PMI Overpayment"). "Automatic Termination Date" means the date on which your obligation to pay for PMI would have automatically terminated by statute under the HPA as interpreted by the Court.

Excluded from this definition are the following: (i) the Settlement Administrator; (ii) any officers, directors, or employees of Chase as of the date of filing of the Action; (iii) any judge presiding over the Action and his or her immediate family members; and (iv) Persons who properly and timely exclude themselves or opt out from the Class as provided herein.

If you are still not sure whether you are included in the Settlement Class, you can go to www.PMISettlement.com, call 1-866-354-4361, email the Settlement Administrator at questions@PMIsettlement.com, or send mail to: Chase PMI Class Action Settlement, c/o KCC Class Action Services, P.O. Box 404000, Louisville, KY 40233. Other questions regarding the Settlement should be directed to Class Counsel at (201) 630-8820 or avozzolo@vozzolo.com. **Do not contact Chase with any questions regarding the Settlement, as Chase will not be able to discuss the Settlement with you.**

THE SETTLEMENT BENEFITS

6. What Does the Settlement Provide?

The parties have agreed to a Settlement under which Chase will pay \$3 million in cash (the "Settlement Fund") if the Court approves. The \$3 million Settlement Fund will be used to pay attorneys' fees and expenses, an incentive award to the Class Representative, and cash payments to Class Members in the form of checks in proportion to each Class Member's PMI Overpayments.

Chase separately will pay the costs of notice and administering the Settlement. Finally, the Settlement provides that Chase will use the methodology advocated by the Plaintiff in this case to calculate the date when PMI must automatically terminate, unless and until that methodology is altered or overruled by law, regulation, or judicial decision. As further explained in the court decisions located on the Settlement Website (www.PMISettlement.com), under the methodology advocated by the Plaintiff, the date that PMI should automatically terminate on a modified mortgage loan is calculated using the property value as of the date the loan originated, as opposed to the date the loan was modified.

The Court will hold a hearing on July 25, 2019, to decide whether to approve the Settlement. If the Court approves the Settlement, there may be appeals, which could take more than a year to resolve. Payments to Class Members will be made after the Settlement is finally approved and any appeals or other required proceedings have been completed (the "Effective Date"). You may visit www.PMIsettlement.com for updates on the progress of the Settlement. Please be patient.

HOW YOU GET A PAYMENT

7. How Can I Get a Payment from This Settlement?

Class Members who made PMI Overpayments will receive payments from the Settlement automatically in the form of a check. If you are entitled to an automatic payment, you do not have to do anything in order to receive that payment. As long as you do not exclude yourself from the Settlement (see Question 8), the payment will be made automatically by check mailed to you at the address Chase has on file. Please contact the Settlement Administrator if you change your address.

Questions? Call 1-866-354-4361 or visit www.PMISettlement.com

For any Class Member for whom a check is returned as undeliverable, the Settlement Administrator will take steps to try to identify a valid mailing address to re-mail the check.

YOUR RIGHTS AND CHOICES - EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want to receive a Settlement Payment from this Settlement and you prefer to keep the right to sue Chase on your own about the subject matter of this lawsuit, then you must take steps to get out of the Settlement. This is called excluding yourself – or is sometimes referred to as opting out of the Class.

8. How Do I Get Out Of or Exclude Myself From the Settlement?

To exclude yourself from the Settlement, which is sometimes called “opting out” of the Class, you must send a letter by mail. To exclude yourself from the Class, you must send a written request for exclusion that is **received** no later than June 26, 2019, to: Chase PMI Class Action Settlement, c/o KCC Class Action Services, P.O. Box 404000, Louisville, KY.

Your request for exclusion must contain: (1) the name of this lawsuit, “*Fried v. JPMorgan Chase & Co, et al.*, Civil Action No. 15-2512(MCA)(JBC)”; (2) your full name and current address; (3) a clear statement of intention to exclude yourself, such as “I wish to be excluded from the Class”; and (4) your signature. You may also get an Exclusion Request Form at www.PMISettlement.com. You cannot exclude yourself on the phone or by email.

If you ask to be excluded from the Settlement, you will not get any Settlement Payment, 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) Chase in the future.

9. If I Don’t Exclude Myself, Can I Sue Chase for the Same Things Later?

No. If you do not properly submit a request for exclusion, you waive your right to opt out and will be deemed to be a member of the Class. Unless you exclude yourself, you give up the right to sue Chase for the claims that this Settlement resolves, and you will be bound by the terms of this Settlement. You must exclude yourself from *this* Class to continue your own lawsuit, if the lawsuit makes claims that are covered by this Settlement. Remember, any exclusion request must be signed, mailed, and received by June 26, 2019.

10. If I Exclude Myself, Can I Get the Settlement Payment from This Settlement?

No. If you exclude yourself, you cannot receive any Settlement Payment. But, you may sue, continue to sue, or be part of a different lawsuit against Chase.

YOUR RIGHTS AND CHOICES - OBJECTING TO THE SETTLEMENT

You can tell the Court that you do not agree with the Settlement or some part of it.

11. How Do I Tell the Court That I Don’t Like the Settlement?

If you are a Class Member, you can object to the Settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views.

To object, you must send a letter that contains the following:

- 1) the name of this lawsuit, *Fried v. JPMorgan Chase & Co, et al.*, Civil Action No. 15-2512(MCA)(JBC);
- 2) your full name, address, and telephone number;
- 3) a written statement of your objection and the reasons for each objection, accompanied by any legal support for such objection;
- 4) copies of any papers, briefs, or other documents upon which your objection is based;
- 5) a list of all persons or witnesses you want to call to testify;

- 6) if you (or your lawyer) want to appear and speak at the Fairness Hearing, a statement that you wish to appear and speak;
- 7) a list of the exhibits that you may offer during the Fairness Hearing, along with copies of such exhibits; and
- 8) your signature.

In addition, you must include with your objection (i) the identity of all counsel who represent you, including any former or current counsel who may argue that they are entitled to compensation for any reason related to the objection; (ii) a detailed list of those objections (identifying each case by its caption or title) submitted by you, or your counsel, to any class actions submitted in any court, whether state or federal, in the United States in the previous five (5) years. If you or your attorney have not objected to any class action settlements in the previous 5 years, then your objection must state that.

Your objection must be signed, mailed along with any supporting documents to the Court at the below address, and **received by the Court no later than June 26, 2019:**

Clerk of the Court
The Honorable Madeline Cox Arleo
U.S. District Court for the District of New Jersey
Martin Luther King Federal Building
50 Walnut Street
Newark, New Jersey 07102

Your objection must also be signed, mailed along with any supporting documents to the Settlement Administrator at the below address, and **received by the Settlement Administrator no later than June 26, 2019:**

Chase PMI Class Action Settlement
c/o KCC Class Action Services
P.O. Box 404000
Louisville, KY 40233

Copies of your objection **must also** be signed, mailed along with any supporting documents to, and **received by no later than June 26, 2019,** the following two addresses:

Counsel for the Class:
Antonio Vozzolo
Vozzolo LLC
345 Route 17 South
Upper Saddle River, NJ 07458
Telephone: (201) 630-8820
Email: avozzolo@vozzolo.com

Counsel for Chase:
Kate Cahoy
Covington & Burling LLP
3000 El Camino Real
5 Palo Alto Square
Palo Alto, CA 94306-2112
Telephone (650) 632-4700
Email: kcahoy@cov.com

If you object through a lawyer, you will have to pay for the lawyer yourself.

12. What's the Difference Between Objecting and Excluding Myself from the Settlement?

Objecting is simply telling the Court you do not like something about the Settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court you do not want to be part of the Class. If you exclude yourself, you are not entitled to object because the case no longer affects you.

YOUR RIGHTS AND CHOICES – APPEARING IN THE LAWSUIT

13. Can I Appear or Speak in This Lawsuit and Settlement?

As long as you do not exclude yourself, you can (but do not have to) participate and speak for yourself in this lawsuit and Settlement. This is called making an appearance. You can also have your own lawyer appear in court and speak for you, but you will have to pay for the lawyer yourself.

14. How Can I Appear in This Lawsuit?

If you want yourself or your own lawyer (instead of Class Counsel) to participate or speak for you in this lawsuit, you must send the Court a paper that is titled a “Notice of Appearance.” The Notice of Appearance must contain the title of the lawsuit, a statement that you wish to appear at the Fairness Hearing, and the signature of you or your lawyer.

Your Notice of Appearance also can state that you or your lawyer would like to speak at the Court’s Fairness Hearing on the Settlement. If you submit an objection (see question 11 above) and would like to speak about the objection at the Court’s Fairness Hearing, both your Notice of Appearance and your objection should include that information.

Your Notice of Appearance must be signed, mailed and postmarked by June 26, 2019, to the same four addresses appearing in question 11.

IF YOU DO NOTHING

15. What Happens If I Do Nothing at All?

If you do nothing, you will be sent a check for any Settlement Payment you are entitled to receive, and you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against Chase about the subject matter of this lawsuit, ever again. If you want to keep the right to sue on your own about the subject matter of this lawsuit, you must exclude yourself from the Settlement, in which case you will not receive any Settlement Payment.

It is your responsibility to determine whether you owe any federal, state, or local income taxes on any Settlement Payment you receive, to pay any taxes that are owed, and to report your Settlement payment to tax authorities, to the extent any reporting is required. You are advised to seek your own tax advice related to your Settlement Payment. Neither the parties to the Settlement nor their counsel make any representations regarding the tax consequences of this Settlement.

THE LAWYERS REPRESENTING YOU

16. Do I Have a Lawyer in This Case?

The Court has appointed Vozzolo LLC and Carella, Byrne, Cecchi, Olstein, Brody & Agnello, PC as legal counsel for the Class. Together, the law firms are called Class Counsel. You will not be charged for these lawyers. If you want to be represented by a different lawyer in this case, you may hire one at your own expense.

17. How Will the Lawyers Be Paid?

From the start of this case in 2015 to the present, Class Counsel has not received any payment for their services in prosecuting the case or obtaining Settlement, nor have they been reimbursed for the out-of-pocket expenses they have incurred. When they ask the Court to approve the Settlement, Class Counsel also will ask the Court for an award of attorneys’ fees and reimbursement of expenses, not to exceed 33.3% of the Settlement Fund.

No matter what the Court decides with regard to the requested attorneys’ fees, Class Members will never have to pay anything toward the fees or expenses of Class Counsel out of their own pocket. Any payment to Class Counsel will come out of the Settlement Fund. The balance of the Settlement Fund after payment of any fees and expenses that the Court awards to Class Counsel and payment of any incentive award to the Class Representative (see below paragraph) will be distributed to Class Members in proportion to their PMI Overpayments. Class Counsel will seek final approval of the Settlement on behalf of all Class Members.

Also, subject to approval by the Court, Class Counsel may request that an amount be paid to the Class Representative who helped the lawyers on behalf of the whole Class, of up to \$40,000 (known as an “incentive award”), to be paid out of the Settlement Fund.

If you have objections to the requested attorneys’ fees or incentive award and want to be a member of the Class, you may follow the objection procedures in Question 11. The Court will consider the requested attorneys’ fees and incentive award during the Fairness Hearing, as discussed below in Questions 18-20.

THE COURT’S FAIRNESS HEARING

The Court will hold a hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to attend or speak.

18. When and Where Will the Court Decide Whether To Approve the Settlement?

The United States District Court for the District of New Jersey (the “Court”) will hold a hearing (the “Fairness Hearing”) at the Federal Courthouse located at the U.S. District Court for the District of New Jersey, 50 Walnut Street, Newark, New Jersey 07102 in Courtroom MLK 4A **on July 25, 2019, at 2:00 p.m. Eastern Time** to decide whether the Settlement is fair, reasonable, and adequate and in the best interests of the Class; to consider Class Counsel’s request for attorneys’ fees, costs and expenses; and to consider the request for the incentive award to the Class Representative.

If there are objections to any of these aspects of the Settlement, the Court will consider them. After the hearing, the Court will decide whether to approve the Settlement, and whether to grant Class Counsel’s request for attorneys’ fees and expenses and an incentive award for the Class Representative. We do not know how long these decisions will take.

The hearing may be postponed to a different date or time without notice, so please check www.PMIsettlement.com or call 1-866-354-4361 from time to time if you want to attend the hearing or want more information about the status of the Settlement. If, however, you timely objected to the Settlement and advised the Court that you intend to appear and speak at the Fairness Hearing, you will receive notice of any change in the time and date of such hearing.

19. Do I Have To Come to the Fairness Hearing?

No. Class Counsel is working on your behalf and will answer any questions the Court may have on behalf of Class Members. But, you can come to the Hearing if you want to, at your own expense. If you submit an objection or comment, you do not have to come to Court to talk about it. As long as you filed and mailed your written objection on time, the Court will consider it. You may pay to have a lawyer attend and speak on your behalf, but that is not required.

20. May I Speak at the Fairness Hearing?

Yes. You may ask the Court for permission to speak at the Fairness Hearing. To do so, you must include in your written objection to the Settlement a statement saying that it is your intent to appear at the Fairness Hearing in *Fried v. JPMorgan Chase & Co., et al.*, Civil Action No. 15-2512(MCA)(JBC). Your written objection and notice of intent to appear must be filed with the Court, postmarked no later than June 26, 2019, and sent to the addresses listed in question 11.

FINAL SETTLEMENT APPROVAL

21. What Is the Effect of Final Settlement Approval?

If the Court grants approval of the Settlement, then in exchange for the right to receive a Settlement Payment, all Class Members will give up (“release”) and forever discharge any and all claims or causes of action that have been, might have been, are now, or could have been brought, whether known or unknown, relating to the transactions, actions, conduct and events that are the subject of this action or Settlement, arising from or relating

to (i) the charging, overcharging, billing, collection, or payment of PMI charges or premiums through and including the date of mailing of Notice, (ii) Chase's disclosure practices relating to PMI through and including the date of mailing of Notice, and (iii) any other claims raised or that could have been raised within the scope of the facts asserted in the Complaint. Specifically, Class Members agree to give up the following legal claims:

any and all actual or potential claims, actions, causes of action, liabilities, damages (whether actual, nominal, punitive, exemplary, statutory, or otherwise), injunctive relief, costs, fees, attorneys' fees, or penalties of any kind, including, without limitation, those based on the HPA, breach of contract, or any other contractual theory, breach of the implied covenant of good faith and fair dealing, unconscionability, unjust enrichment, negligent misrepresentation, the New Jersey statutes invoked in the Complaint, the unfair, deceptive, and/or abusive acts and practices statutes of any state, the unfair debt collection practices statutes of the federal government and of any state, or any other state, federal, or local law, statute, regulation, or common law, whether known or unknown, suspected or unsuspected, contingent or non-contingent, or discovered or undiscovered, under the law of any jurisdiction, which the Plaintiff or any Releasing Party ever had, now has, or may have in the future, arising out of or in any way relating to (i) the charging, overcharging, billing, collection, or payment of PMI charges or premiums through and including the date of mailing of Notice, (ii) [Chase's] disclosure practices relating to PMI through and including the date of mailing of Notice, and (iii) any other claims raised or that could have been raised within the scope of the facts asserted in the Complaint.

This release applies not only to claims against Chase but also to claims against any Chase-related Parties, including Chase's

predecessors (including, without limitation, those entities that [Chase] has succeeded by merger or by acquiring all or substantially all of the predecessor's assets, stock, or other ownership interests), successors, and assigns; the past, present, and future, direct and indirect, parents (including but not limited to holding companies), subsidiaries, affiliates, and investors of any of the above; and the past, present, and future principals, officers, directors, employees, agents, attorneys, insurers, assigns, representatives, heirs, executors, and administrators of any of the above.

The precise definition of the claims that will be released if the Settlement is approved is available in the Settlement Agreement and at www.PMIsettlement.com, and you should review that definition carefully.

If the Settlement is not approved, the case will proceed as if no settlement had been attempted. There can be no assurance that if the Settlement is not approved and litigation resumes, the Class will recover more than is provided for under the Settlement, or will recover anything.

GETTING MORE INFORMATION

22. Are There More Details About the Settlement?

This Notice is intended to provide only a summary of the Settlement. You may obtain the complete text of the Settlement at www.PMIsettlement.com, by writing to the Settlement Administrator (at the address listed above), or from the court file, which is available for your inspection during regular business hours at the Office of the Clerk, U.S. District Court for the District of New Jersey, 50 Walnut Street, Newark, New Jersey 07102, under the Civil Action No. 15-2512(MCA)(JBC).

To obtain more information about the Settlement, you may call 1-866-354-4361 or visit the website, at www.PMISettlement.com, where you will find the Plaintiff's Complaint, the Settlement Agreement, and an Exclusion Request Form. If you have questions about the Settlement, you may also contact Class Counsel by email at avozzolo@vozzolo.com or phone at (201) 630-8820. **Do not call or email Chase with questions regarding the Settlement, as Chase will not be able to discuss the Settlement with you.**

PLEASE DO NOT CALL OR DIRECT ANY INQUIRIES TO THE COURT OR CHASE.

This Notice is given with the approval and at the direction of the Court.

Questions? Call 1-866-354-4361 or visit www.PMISettlement.com