

# CLASS ACTION CLAIM FORM INSTRUCTIONS

## Important Information About Making a Claim for Settlement Relief

### I. HOW TO MAKE A CLAIM FOR SETTLEMENT RELIEF

#### a. Eligibility for Relief

If you were charged and still owe, or if you paid, Carrington Mortgage Services LLC, Carrington Mortgage Holdings LLC, or Carrington Holding Company, LLC, its predecessors and successors, or any of its affiliates (collectively, “Carrington”) during the period December 1, 2012 through August 9, 2017, a premium for a hazard, flood, flood-gap, or wind-only Lender-Placed Insurance (“LPI”) policy covering Residential Property<sup>1</sup> issued by Southwest Business Corporation, American Modern Insurance Group, Inc., American Modern Home Insurance Company, The Atlas Insurance Agency, Inc., Midwest Enterprises, Inc., American Family Home Insurance Company, American Modern Surplus Lines Insurance Company, American Western Home Insurance Company, American Southern Home Insurance Company, American Modern Insurance Company of Florida, Inc., American Modern Select Insurance Company, or American Modern Lloyds Insurance Company, you may be entitled to a payment in the amount of 10.5% of the net premium for that LPI policy (“Settlement Relief”).

If you were charged a premium by Carrington for a LPI Policy, but you did not make at least one full monthly payment after an escrow account was charged a premium for the LPI Policy AND you do not owe Carrington for the LPI premium, you may not submit a Claim Form.

#### b. How to Make a Claim for Settlement Relief

If you are eligible and wish to make a claim for Settlement Relief, you *must* complete the enclosed Class Action Claim Form (“Claim Form”) and mail it to StricklandLPISettlement, P.O. Box 6878, Broomfield, CO 80021, with a postmark no later than March 28, 2018 (“Claim Deadline”), or, if a private mail carrier is used, with a label reflecting that you sent it by the Claim Deadline. You may also complete and submit a Claim Form on the Settlement Website ([www.StricklandLPISettlement.com](http://www.StricklandLPISettlement.com)) no later than midnight Eastern Standard Time on the Claim Deadline.

#### c. Completing Your Claim Form

If you fail to submit your Claim Form by March 28, 2018 and follow these Instructions, you will not receive a settlement payment.

First, fill in all of the blanks on the front of your Claim Form. Unless you submit the Claim Form online, please print carefully using dark ink. Be sure to provide information for all borrowers. Next, carefully read the statements on the reverse of the Claim Form. If accurate, then sign, date and affirm the Claim Form under penalty of perjury.

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<sup>1</sup> “Residential Property” means any property for which the borrower (i) submitted a Uniform Residential Loan Application or similar paper or electronic application form in connection with the property for which the LPI was placed and such property is not primarily used for business purposes; or (ii) uses or used all or any part of the property as a primary or secondary residence, and not primarily for business purposes.

d. Review Your Claim Form

Carefully review your Claim Form before submitting to be sure that it's accurate. Once you return your completed Claim Form, your claim will be reviewed by the Settlement Administrator. Subject to an audit of claims, if your Claim Form is timely, properly completed, affirmed, and the Settlement Administrator determines that your claim is valid, you will receive your Settlement Relief, subject to final approval of the Settlement by the Court and resolution of any appeals.

e. Audit of Claim Forms

Defendants may audit or review Claim Forms. Any audit may include a review of your insurance records and a search of court records for any bankruptcy filings by you or any deficiency judgment entered against you.

**CLAIMANTS ARE CAUTIONED TO NOT SUBMIT FRAUDULENT CLAIMS AS ALL CLAIMS ARE SUBJECT TO AN AUDIT AND REVIEW.**

**II. IF YOU NEED FURTHER INFORMATION**

If you have any questions or would like further information about the terms of the Settlement, your eligibility for Settlement Relief under the Settlement Agreement, or how to make a claim for settlement relief, visit the Settlement Website at [www.StricklandLPISettlement.com](http://www.StricklandLPISettlement.com), call toll-free at 1-844-632-0308, or write to: StricklandLPISettlement, P.O. Box 6878, Broomfield, CO 80021.

**Remember, the deadline for submitting Claim Forms is March 28, 2018.**

**PLEASE DO NOT CALL OR WRITE THE COURT, THE JUDGE OR HIS STAFF, OR DEFENDANTS OR THEIR COUNSEL FOR INFORMATION OR ADVICE ABOUT COMPLETING A CLAIM FORM.**