

INSTRUCTIONS FOR CLASS ACTION CLAIM FORM

Important Information About Making a Claim for Settlement Relief

I. HOW TO MAKE A CLAIM FOR SETTLEMENT RELIEF

a. Eligibility for Relief

Class Members who meet the required criteria and submit a valid Class Action Claim Form swearing to the information provided under penalties of perjury, and who provide, if applicable, the accompanying mandatory verification as described below, by no later than **October 31, 2011**, are eligible for payment of settlement relief.

b. How to Make a Claim for Settlement Relief

If you wish to make a claim for settlement relief, you ***must*** complete the enclosed Class Action Claim Form (“Claim Form”) and mail it to the Wahl Lender-Placed Insurance Settlement Center, P.O. Box 2509, Faribault, MN 55021-9509, with a postmark of no later than **October 31, 2011** (the “Claim Deadline”). If you fail to submit your Claim Form as required by these instructions, you will not be able to obtain a settlement payment.

c. Verification of Your Claim

Your Claim Form ***must be completely filled out, signed and sworn to under penalties of perjury under the laws of the United States of America. However, if you incurred a non-judicial foreclosure, or filed a Petition under Chapter 7 of the United States Bankruptcy Code within 12 months after the Policy Start Date shown on the Claim Form, you must also have the statements in the Claim Form affirmed and verified before a notary public as directed by the Claim Form.***

d. Review of Your Claim

Once you return your completed Claim Form, your claim will be reviewed by the Settlement Administrator. Subject to the audit of certain claims described below, if your Claim Form is properly completed, sworn, and where appropriate verified, and the Settlement Administrator determines that your claim is valid, the amount of the payment required by the settlement as finally approved by the Court will be calculated and sent to you.

e. Audit of Claim Forms

The Claim Form directs you to complete either Section 1 or Section 2 of the Claim Form depending on your answer to the initial question. ASIC may audit Claim Forms submitted by claimants who complete Section 1 of the Claim Form. Any such audit may include a review of real property records pertaining to the Claimant(s) and any property insured by the ASIC LPI Policy, and a computerized search for any bankruptcy filings in United States District

Bankruptcy Court pertaining to the Claimant(s), or any deficiency judgment entered against the Claimant(s) in any California state Court. For those claimants who complete Section 2 of the Claim Form that requires a statement verified before a notary public, no audit will be performed.

f. Your Payment of LPI Premium

The Claim Form asks you to verify if you paid your lender or loan servicer for some or all of the LPI premium paid by that lender/servicer for an ASIC LPI policy. You paid your lender or loan servicer for LPI premiums if: 1) you directly paid your lender or loan servicer for some or all of the LPI premium for the policy identified on your Claim Form; **or** 2) you made mortgage payments after the lender or loan servicer charged the LPI premium to your escrow account that paid some or all of the LPI premium; **or** 3) your escrow account had a positive balance when your lender or loan servicer took money from it to pay some or all of the LPI premium. If you do not know if you made these payments, you should contact your lender or loan servicer for information about your payments.

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 Stipulation of Settlement, or how to make a claim for settlement relief, you may visit www.WahICALender-PlacedSettlementInfo.com, call us toll-free at 1-866-459-3633, or write to: Stephen F. Yunker, Yunker & Schneider, 655 West Broadway, Suite 1400, San Diego, California 92101.