

If you had homeowners insurance on a California residence and paid some or all of the first year premiums for a lender-placed insurance policy issued by American Security Insurance Company from January 28, 2004 through June 2, 2011, you could receive a payment from a class action settlement.

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

- This settlement will provide you with an opportunity to claim money if you had homeowners insurance on a residence located in California, and paid some or all of the first year premiums for a lender-placed insurance (“LPI”) policy on that residence that was issued by American Security Insurance Company (“ASIC”) at any time from January 28, 2004 through June 2, 2011.
- This Notice will explain what the class action lawsuit was about, what the settlement will be if it is approved by the Court, whether you qualify to submit a claim for money based on the settlement, and what to do if you want to: (i) submit a claim; (ii) object to the settlement; or (iii) not participate in the settlement and instead “opt out” of the class action. This Notice will also tell you how to get more information if you want it.
- If you decide to submit a claim, you will need to follow the Instructions for Class Action Claim Form, and fill out the Class Action Claim Form, sent to you with this Notice. Everyone submitting a Class Action Claim Form must answer truthfully to questions on the Class Action Claim Form, and must sign it under penalty of perjury. Some claimants must also get their signatures on the Class Action Claim Form notarized.
- All claimants who meet the requirements and submit valid Class Action Claim Forms on time – including their notarized signature if also required – will receive a payment of 6% of their first-year LPI premium paid to ASIC.
- **Your legal rights are summarized on the next page of this Notice. Your rights are affected whether you act or don’t act. Please read this Notice carefully, and get more information if you need it. The Notice will tell you how to get that information.**

**SUMMARY OF YOUR LEGAL RIGHTS AND OPTIONS
IN THIS SETTLEMENT:**

YOU CAN:	WHAT YOU NEED TO DO:
SUBMIT A CLAIM IN THE SETTLEMENT	Follow the Instructions for Class Action Claim Form, fill out a Class Action Claim Form, and submit it by October 31, 2011. This is the only way to get any payment from the settlement if you qualify for a payment.
EXCLUDE YOURSELF FROM THE SETTLEMENT	Submit a written request to the Court by August 30, 2011 to be excluded from the settlement. This is the only way to prevent being part of the settlement, and to avoid giving up your right to sue ASIC yourself for the same claims against ASIC in the class action.
OBJECT TO THE SETTLEMENT	Submit a written objection to the Court by August 30, 2011 if you do not approve of the settlement. This is the only way to try to change the terms of the settlement, or to stop the settlement.
GO TO A HEARING ABOUT THE SETTLEMENT	If you submit a written objection, and if you notify the Court by August 30, 2011 that you want to come to the Court hearing about the settlement, then you can be present and speak to the Court at that hearing on September 29, 2011. This is the only way to object to the settlement in person.
DO NOTHING	If you do nothing, then you will give up your rights to submit a claim, to get payment if you qualify, to object to the settlement, and to “opt out” of the settlement. But even if you do nothing, you will still be bound by the settlement if the Court approves it.

- Your rights and options – **and the deadlines to do them** – are explained in this Notice.
- The Court in charge of this case still has to decide whether to approve the settlement. Payments for claimants submitting valid claims will be made if the Court approves the settlement, but not until that approval becomes final and cannot be appealed. Please be patient.

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BASIC INFORMATION

1. Why was this Notice sent to me?

This Notice was sent to you because the records of ASIC indicate that your homeowners insurance policy on a California residence ended at some time between January 28, 2004 and June 2, 2011, and then ASIC issued a lender-placed insurance policy (“LPI”) on the residence instead. The Court ordered this Notice to be sent to you because you have a right to know about the proposed settlement of this class action lawsuit – which concerns LPI issued by ASIC – and about your options, before the Court decides whether to approve the settlement.

If the Court approves the settlement, and if you satisfy the claim criteria and submit a valid claim, an administrator approved by the Court will make the payment to you that the settlement allows. However, the payment will not be made until any objections or appeals are resolved.

This Notice is part of a package sent to all potential Class Members like you. The package includes this Notice, the Instructions for Class Action Claim Form, and the Class Action Claim Form. This package explains the lawsuit, the settlement, your legal rights, what benefits are available, who is eligible for them, and how to get them.

The Court in charge of the case is the United States District Court for the Northern District of California, and the case is known as *Wahl v. American Security Insurance Company*, Case No. C08-00555-RS.

The person who sued on behalf of you and all Class Members, namely Michelle Wahl, is called the “Plaintiff.” The company she sued, ASIC, is called the “Defendant.”

2. What is this lawsuit about?

LPI is property insurance that is placed on a homeowner’s property to protect the mortgage lender when the homeowner lets his or her homeowners insurance policy stop, or when the homeowner does not maintain a homeowner’s insurance policy that is acceptable to the mortgage lender. ASIC provides LPI to many mortgage lenders in California. The lenders pay premiums to ASIC for the LPI, and then the lenders charge the homeowners for those premiums.

The lawsuit claims that ASIC had an unfair business practice of placing LPI policies on homeowners’ property during periods of time when their mortgage lenders already had enough insurance protection. The main basis for this claim is that homeowner insurance policies in California contain a “Lenders Loss Payable Endorsement” (“LLPE”) that Plaintiff contends would have extended the insurance coverage of the lenders if ASIC had not issued the LPI policies that result in termination of LLPE coverage. The lawsuit asks the Court to issue

an order stopping this business practice, and reimbursing homeowners for the LPI premiums they paid during the time the LLPE would have extended the insurance coverage of the lenders.

ASIC says that the law, the borrower's Deed of Trust and the LLPE itself all expressly authorize the placement of coverage acceptable to the lender upon a termination of prior coverage, and that potential temporary coverage under the LLPE in the borrower's prior policy is inadequate because it does not protect the full value of the improvements to the property and is not acceptable coverage to the lenders who, therefore, instruct ASIC to issue a LPI policy. ASIC denies it did anything wrong.

3. Why is this a class action?

In a class action, a person called the "Class Representative" (in this case Plaintiff Michelle Wahl) sues on behalf of people who allege similar claims. All of these people are a "Class" and the "Class Members." One Court resolves the issues for all Class Members, except for those who exclude themselves from the Class. United States District Judge Richard Seeborg is in charge of this class action.

4. Why is there a settlement?

The Court did not decide this case in favor of Plaintiff or Defendant. Instead, both sides agreed to a settlement. That way, they avoid the cost of a trial, and the people affected will receive compensation.

The Class Representative and her attorneys think the settlement is best for everyone who was allegedly injured.

WHO IS A CLASS MEMBER?

To see if you will be affected by this class action, you first have to determine if you are a Class Member.

5. How do I know if I am part of the settlement?

Judge Seeborg decided that everyone who fits this description is a Class Member: all current and former California homeowner/borrowers who during the period from January 28, 2004 through June 2, 2011 were additional insureds under a lender and/or servicer placed residential fire or hazard insurance policy issued by American Security Insurance Company ("ASIC") insuring improvements to the homeowner/borrowers' real property (an "LPI policy"), who paid some or all of the first year premiums for an ASIC LPI policy. Excluded from the Class are (i) individuals who are or were during the period from January 28, 2004 through June 2, 2011 officers, directors or employees of ASIC, and (ii) all individuals who request to be excluded from the Class.

6. What ASIC insurance policies are included, and what if I had more than one?

Defendant ASIC is an insurance company. ASIC has agreements with many mortgage lenders and servicers who make or service mortgage loans on residential properties in California to provide LPI policies in the event a borrower does not obtain or maintain property insurance acceptable to their lender or servicer. This lawsuit involves ASIC LPI policies only, and only those LPI policies that were purchased by a lender or servicer to cover the homeowner/borrower's residence where the homeowner/borrower was an "additional insured" of the LPI policy, and the homeowner/borrower paid some or all of the LPI premiums to ASIC, or to the lender, or to the servicer.

Some people in the Class had more than one LPI policy placed on their residence by ASIC at different times. If this happened to you, you will get another Notice with another Class Action Claim Form exactly like this one for every one of those LPI policies. You can submit as many Class Action Claim Forms as are sent to you – you should submit a separate Class Action Claim Form for every LPI policy from ASIC for which you paid premiums.

7. What if I am not sure whether I am included in the Class?

If you are not sure whether you are included in the Class, or you have questions about the case, you may call the toll free number, 1-866-459-3633, or visit www.WahlCALender-PlacedSettlementInfo.com.

THE SETTLEMENT TERMS AND BENEFITS – WHAT YOU COULD RECEIVE

8. What are the terms of the settlement?

There are four basic terms of this settlement.

First, all Class Members who qualify, and who submit a Class Action Claim Form that is properly filled out and sent in on time, will be paid back 6% of the first year's premium for the ASIC LPI placed on their residence.

Second, if ASIC gets permission from the California Insurance Commissioner, ASIC will reduce its LPI premiums in California by at least 10%. For five years after that reduction starts, ASIC will not ask the Commissioner for any increase of premiums related to the LLPE.

Third, ASIC will pay: (i) the cost of giving notice to all 528,000 Class Members; (ii) the cost of administering this settlement; (iii) \$15,000 to Plaintiff for her service as the Class Representative for the past three years; and (iv) the fees and costs of Class Counsel, to a maximum of \$4,950,000.

Fourth, all Class Members who do not “opt out” of this settlement will release all their claims against ASIC that are based on the LPI business practice that was the subject of this lawsuit. This means that participating Class Members will not be able to sue ASIC individually for its LPI business practice during the time period of January 24, 2004 to June 2, 2011.

9. What can I receive from the settlement?

If your Class Action Claim Form is properly filled out, signed, and notarized (if applicable), and submitted by October 31, 2011, and if you qualify for payment as explained in the next section, you will get a payment equal to 6% of the first year’s annual premium.

HOW YOU RECEIVE A PAYMENT – SUBMITTING A CLASS ACTION CLAIM FORM

10. How can I receive a payment?

To receive a payment, you must send in a properly completed Class Action Claim Form by October 31, 2011. The Instructions for Class Action Claim Form and a Class Action Claim Form have been sent to you with this Notice. You may also obtain a Class Action Claim Form on the Internet at www.WahlCALender-PlacedSettlementInfo.com, or you can call for one at the toll-free number 1-866-459-3633.

Please read the Instructions for Class Action Claim Form carefully, fill out the Class Action Claim Form, sign it, and mail it postmarked no later than **October 31, 2011**. For some Class Members, your signature on the Class Action Claim Form must be notarized – the Instructions for Class Action Claim Form and the Class Action Claim Form itself explain when a notarized signature is needed. So do the following question and answer.

11. How do I know if I qualify for a payment?

Every Class Member who paid for premiums on an ASIC LPI policy at any time between January 24, 2004 and June 2, 2011 qualifies for a payment in this settlement. However, Class Members who went through a non-judicial foreclosure or a Chapter 7 bankruptcy may have to provide different and additional information on their Class Action Claim Form than those who did not.

The Instructions for Class Action Claim Form, and the Class Action Claim Form itself, were sent to you along with this Notice. The Instructions for Class Action Claim Form and the Class Action Claim Form will take you through the following steps to determine if you qualify for a payment:

- (i) First, look at the Class Action Claim Form. In the middle of the first page, it lists your name, your ASIC Lender-Placed Policy Number, and your Lender-Placed Policy Start Date. That date is important if – and only if – you went through a non-judicial foreclosure or Chapter 7 bankruptcy **within one year after your Lender-Placed Policy Start Date.**
- (ii) Now, go to the lower half of the Class Action Claim Form. The question in the box on that page asks if you went through a foreclosure or Chapter 7 bankruptcy **within one year after your Lender-Placed Policy Start Date.** If the answer is “no,” then you must complete Section 1 of the Class Action Claim Form **only.** If the answer is “yes,” then you must complete Section 2 of the Class Action Claim Form **only.**
- (iii) For those Class Members who answered “**no**” to the foreclosure/ bankruptcy question, Section 1 of the Class Action Claim Form has a second question in a box:

“HAVE YOU PAID YOUR MORTGAGE LENDER OR SERVICER FOR SOME OR ALL OF THE PREMIUM IT PAID TO AMERICAN SECURITY INSURANCE COMPANY (“ASIC”) FOR THE LENDER-PLACED INSURANCE POLICY ISSUED BY ASIC AND IDENTIFIED ON THE PRECEDING PAGE?”

This is another “yes” or “no” question. Only those Class Members who can truthfully answer “yes” will qualify for a payment.

Remember that mortgage lenders (and mortgage “servicers” who manage and collect mortgages for lenders) pay ASIC its LPI premiums. Then, the lenders (and servicers) charge the homeowners for those LPI premiums.

You paid your lender or servicer for ASIC’s LPI premiums if: 1) you directly paid your lender or servicer for some or all of the LPI premium for the policy identified on your Class Action Claim Form; **or** 2) you made mortgage payments after the lender or 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 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 servicer for information about your payments.

If you can truthfully answer “yes” to this question, then you simply need to date and sign the Section 1 signature block under penalty of perjury, and submit your Class Action Claim Form.

- (iv) For those Class Members who answered “**yes**” to the foreclosure/ bankruptcy question, Section 2 of the Class Action Claim Form has a statement in a box:

“During the period from January 28, 2004 through June 2, 2011, the undersigned Claimant(s) represent and affirm that they (a) incurred a non-judicial foreclosure or filed a Petition under Chapter 7 of the United States Bankruptcy Code within 12 months after the issuance of the Lender-Placed Policy Start Date shown above, and that (b) *prior* to a non-judicial foreclosure, or *prior* to the filing of a Petition under Chapter 7 of the United States Bankruptcy Code they paid the Claimant(s)’ mortgage lender or servicer for some or all of the insurance premium paid by that mortgage lender or servicer to ASIC, to insure Claimant(s)’ residence identified on the preceding page. Reimbursement includes mortgage payments made after the Claimant(s)’ lender or servicer’s charge of that premium amount to the Claimant(s)’ escrow account.”

This statement is about exactly the same information covered by the question discussed above in (iii), with one additional fact included. In Section 2, the Class Action Claim Form not only requires Class Members to state whether they paid LPI premiums to their mortgage lenders or servicers, but also to state whether they did so prior to going through non-judicial foreclosure or Chapter 7 bankruptcy.

If you do not know if or when you made these payments, you should contact your lender or servicer for information about your payments.

If you can truthfully make this statement, then you must date and sign the Section 2 signature block under penalty of perjury in front of a notary public, and submit your Class Action Claim Form after it has been notarized.

These are the points that determine if you qualify for payment in this settlement. The Instructions for Class Action Claim Form help to explain these points, and the Class Action Claim Form itself does too.

But, if you have any questions about these points, you may call the toll free number, 1-866-459-3633, or visit the web site at www.WahlCALender-PlacedSettlementInfo.com.

12. When would I receive my payment?

The Court will hold a hearing on **September 29, 2011**, to decide whether to approve the settlement. If Judge Seeborg approves the settlement, there may be appeals after that. It’s always uncertain whether these appeals can be resolved, and resolving them can take time, perhaps more than a year. Please be patient.

13. What am I giving up to receive a payment or stay in the Class?

Unless you exclude yourself, you are staying in the Class, and that means that you can't sue, continue to sue, or be part of any other lawsuit against ASIC about the issues that were or could have been raised in *this* case. It also means that all of the Court's orders concerning the Class will apply to you and legally bind you, including the Release described in detail in the Stipulation of Settlement. This Release provision describes exactly the legal claims that you give up if this settlement is approved and you do not exclude yourself.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you want to keep the right to sue or continue to sue ASIC on your own about the legal issues that were or could have been raised in this case, then you must take steps to "opt out" of the Class. This is called excluding yourself from – or is sometimes referred to as "opting out" of – the settlement.

14. How do I get out of the settlement?

To exclude yourself from the settlement, you must send a letter by mail saying that you want to be excluded from the *Wahl v. American Security Insurance Company* settlement. Be sure to include your name, address, telephone number, and your signature. You must mail your exclusion request postmarked no later than **August 30, 2011**, to "*Wahl v. American Security* Exclusion Requests, c/o Rust Consulting, Inc., PO BOX 2509, Faribault, MN, 55021-9509"

You can't exclude yourself on the phone or by e-mail. If you ask to be excluded, you will not receive 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) ASIC in the future.

15. If I don't exclude myself, can I sue ASIC for the same thing later?

No. Unless you exclude yourself, you give up the right to sue ASIC for the claims this settlement resolves. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from *this* Class to continue your own lawsuit. Remember, the exclusion deadline is **August 30, 2011**.

16. If I exclude myself, can I receive money from this settlement?

No. If you exclude yourself, do not send in a Class Action Claim Form to ask for any money. But, you may sue or continue to sue ASIC individually, or you may be part of a different lawsuit against ASIC.

THE LAWYERS REPRESENTING YOU

17. Do I have a lawyer in the case?

The Court appointed the following lawyers to represent Plaintiff, you, and all other Class Members. Together, the lawyers are called Class Counsel. You will not be charged any money to pay for for these lawyers.

Stephen F. Yunker YUNKER & SCHNEIDER 655 West Broadway Suite 1400 San Diego, CA 92101	Joseph N. Kravec, Jr. STEMBER FEINSTEIN DOYLE & PAYNE LLC 429 Forbes Avenue Allegheny Building, 17th Floor Pittsburgh, PA 15219	James M. Pietz PIETZ LAW OFFICE 429 Forbes Avenue Suite 1616 Pittsburgh, PA 15219
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If you want to be represented by your own lawyer in this case, you may hire one at your own expense.

18. How will Class Counsel be paid?

Class Counsel will ask the Court for attorneys' fees and expenses up to \$4,950,000, and for an incentive payment of \$15,000 paid to the Plaintiff and Class Representative, Michelle Wahl. The Court may award less than these amounts.

ASIC will separately pay the fees and expenses, and the incentive payment, that the Court awards, up to maximums of \$4,950,000 and \$15,000 respectively. These amounts will not come out of the funds for payments to Class Members. ASIC has agreed not to oppose the applications for Class Counsel's fees, expenses or the incentive payment to the Class Representative.

ASIC will also separately pay the costs to administer the settlement.

OBJECTING TO THE SETTLEMENT

You can tell the Court that you don't agree with the settlement or some part of it.

19. How do I tell the Court that I don't like the settlement?

If you're a Class Member, you can object to the settlement if you don't 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 saying that you object to the settlement in *Wahl v. American Security Insurance Company*. Be sure to include your name, address, telephone number, your signature, and the reasons you object to the settlement. Mail the objection to these three different places postmarked no later than **August 30, 2011**:

COURT	CLASS COUNSEL	DEFENSE COUNSEL
<p>Clerk of the Court United States District Court for the Northern District of California Wahl Settlement Objection P.O. Box 2509 Faribault, MN 55021-9509</p>	<p>Joseph N. Kravec, Jr. STEMBER FEINSTEIN DOYLE & PAYNE LLC 429 Forbes Avenue Allegheny Building, 17th Floor Pittsburgh, PA 15219</p> <p>and</p> <p>James M. Pietz PIETZ LAW OFFICE 429 Forbes Avenue Suite 1616 Pittsburgh, PA 15219</p> <p>and</p> <p>Stephen F. Yunker YUNKER & SCHNEIDER 655 West Broadway Suite 1400 San Diego, CA 92101</p>	<p>Frank Burt JORDEN BURT LLP 1025 Thomas Jefferson Street, NW Suite 400 East Washington, DC 20007-0805</p>

20. What is the difference between objecting to the settlement, and excluding myself from the settlement?

Objecting to the settlement is simply telling the Court that you don't like something about the settlement. You can object only if you stay in the Class.

Excluding yourself from the settlement is telling the Court that you don't want to be part of the Class. If you exclude yourself from the settlement, you can't object to the settlement because the case no longer affects you.

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.

21. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 3:30 p.m. on **September 29, 2011**, in Courtroom 3, 17th Floor at the Phillip Burton Federal Building & United States Courthouse, 450 Golden Gate Avenue, San Francisco, CA 94102. At this hearing the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them.

Judge Seeborg will listen to people who have asked to speak at the hearing beforehand, and in writing. After the hearing, the Court will decide whether to approve the settlement. We do not know how long this decision will take.

22. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Seeborg may have. But, you are welcome to come at your own expense. If you send a written objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

23. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. To do so you must send a letter saying that it is your "Notice of Intention to Appear in *Wahl v. American Security Insurance Company*." Be sure to include your name, address, telephone number, and your signature. Your Notice of Intention to Appear must be postmarked no later than **August 30, 2011**, and be sent to the Clerk of the Court, Class Counsel and Defense Counsel, at the addresses on page 12, in Question 19. You cannot speak at the hearing if you excluded yourself from the Class.

IF YOU DO NOTHING

24. What happens if I do nothing?

If you do nothing, you'll receive no money from this settlement. But, unless you exclude yourself from the settlement, you won't be able to start a lawsuit or continue with a lawsuit against ASIC about the legal issues that were or could have been raised in this case, ever again.

GETTING MORE INFORMATION

25. Are there more details about the settlement?

Yes. This Notice summarizes the lawsuit. More details are in the Stipulation of Settlement. And, all details are in the Court's file, which is open to the public.

You can get a copy of the Stipulation of Settlement by writing to the Class Counsel at the addresses listed in Question 17. You can also visit www.WahICALender-PlacedSettlementInfo.com and download the Stipulation of Settlement.

26. How do I get more information?

You can call 1-866-459-3633 toll-free, or visit the website at www.WahICALender-PlacedSettlementInfo.com, where you will find answers to common questions about the settlement, a Class Action Claim Form, plus other information to help you determine whether you are a Class Member, and whether you are eligible for a payment.

Date: **July 15, 2011.**

**PLEASE DO NOT CALL THE COURT. PLEASE ALSO DO NOT CALL OR
SEND CORRESPONDENCE PERSONALLY TO
JUDGE SEEBORG OR HIS STAFF.**

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.