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**IF YOU PAID A CONVENIENCE FEE WHEN MAKING A MORTGAGE PAYMENT TO NATIONSTAR MORTGAGE LLC YOU ARE ENTITLED TO A PAYMENT FROM A CLASS ACTION SETTLEMENT.**

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*A court authorized this notice. You are not being sued. This is not a solicitation from a lawyer.*

- A Settlement has been reached in a class action lawsuit claiming that Defendant Nationstar Mortgage LLC, a residential mortgage servicing company, charged customers making their mortgage payments online or over the phone convenience fees that were not authorized by their loan agreements in violation of the Fair Debt Collection Practices Act and Washington law.
- You are included if you are one of the approximately 182,295 United States residents from November 17, 2014 to May 25, 2018 and/or 6,098 Washington State residents from November 11, 2011 and May 25, 2018 who were charged convenience fees for making over-the-phone or online payments to Nationstar when making their residential mortgages, and when those debts were at least 30 days past due when Nationstar began servicing them.
- Persons included in the Settlement will be eligible to receive a *pro rata* (meaning equal) share of the Settlement Fund remaining after costs to administer the Settlement, attorneys' fees and costs, and an award to the Plaintiff are paid based on the number of payments you made for which you were charged a convenience fee. Assuming 11–20% of the class submits a valid claim, Class Members are estimated to be paid \$8.57 – \$15.57 for each time that they were charged a convenience fee.
- Read this notice carefully. Your legal rights are affected whether you act or don't act.

<b>YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT</b>	
<b>SUBMIT A CLAIM FORM</b>	This is the only way to receive a payment.
<b>EXCLUDE YOURSELF</b>	You will receive no benefits, but you will retain any rights you currently have to sue Nationstar about the claims in this case.
<b>OBJECT</b>	Write to the Court explaining why you don't like the Settlement.
<b>GO TO THE HEARING</b>	Ask to speak in Court about your opinion of the Settlement. You may appear and address the Court even if you don't file an objection.
<b>DO NOTHING</b>	You won't get a share of the Settlement benefits and will give up your rights to sue Nationstar about the claims in this case.

Your rights and options—**and the deadlines to exercise them**—are explained in this Notice.

Questions? Call 1-844-412-1947 or visit [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com)

## BASIC INFORMATION

### 1. Why was this Notice issued?

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A Court authorized this notice because you have a right to know about a proposed Settlement of this class action lawsuit and about all of your options before the Court decides whether to give final approval to the Settlement. This Notice explains the lawsuit, the Settlement, and your legal rights.

The Honorable Thomas S. Zilly of the U.S. District Court for the Western District of Washington, is overseeing this case. The case is called *Garcia v. Nationstar Mortgage LLC*, Case No. 2:15-cv-01808 TSZ. The person who has filed suit, Juanita Garcia, is called the Plaintiff. The Defendant is Nationstar Mortgage LLC.

### 2. What is a class action?

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In a class action, one or more people called class representatives (in this case, Juanita Garcia) sue on behalf of a group or a “class” of people who have similar claims. In a class action, the court resolves the issues for all class members, except for those who exclude themselves from the class.

### 3. What is this lawsuit about?

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This lawsuit claims that Nationstar violated the federal Fair Debt Collection Practices Act and Washington state Collection Agency Act by charging consumers paying their mortgage payments online or over the phone extra convenience fees when those charges were not authorized by their loan agreements. Nationstar denies it violated any law. The Court has not determined who is right. Rather, the Parties have agreed to settle the lawsuit to avoid the uncertainties and expenses associated with ongoing litigation.

### 4. Why is there a Settlement?

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The Court has not decided whether the Plaintiff or the Defendant should win this case. Instead, both sides agreed to a Settlement. That way, they avoid the uncertainties and expenses associated with ongoing litigation, and class members will get compensation sooner rather than, if at all, after the completion of a trial.

## WHO’S INCLUDED IN THE SETTLEMENT?

### 5. How do I know if I am in the Settlement Class?

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The Court decided that everyone who fits the following description are members of the **Settlement Class**:

The approximately 182,295 United States residents from November 17, 2014 to May 25, 2018 and/or 6,098 Washington State residents from November 11, 2011 and May 25, 2018 who were charged convenience fees for making over-the-phone or online payments to Nationstar for their residential mortgages, and when those debts were at least 30 days past due when Nationstar began servicing them.

The Settlement Class is limited to these dates because of something called a “statute of limitations,” which sets a deadline by which you must sue for violation of a law. Of the claims alleged in this lawsuit, under the Washington state Collection Agency Act the deadline is four years, and under the federal Fair Debt Collection

Practices Act it is one year. Therefore Settlement Class Members may sue for violations of the Washington state Collection Agency Act from November 11, 2011 to May 25, 2018 and violations of the federal Fair Debt Collection Practices Act from November 17, 2014 to May 25, 2018.

## THE SETTLEMENT BENEFITS

### 6. What does the Settlement provide?

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**Monetary Relief:** Defendants have created a Settlement Fund totaling \$3,875,000.00. Class member payments, as well as the cost to administer the Settlement, the cost to inform people about the Settlement, attorneys' fees and an award to the Class Representative will also come out of this fund (*see* Question 13).

**Ongoing Protections:** In addition to this monetary relief, Nationstar has agreed to inform consumers of all fees it charges and represents that it has ceased charging convenience fees to make payments online.

A detailed description of the Settlement benefits can be found in the [Settlement Agreement](http://www.conveniencefeesettlement.com/DocumentHandler.ashx?DocPath=/Documents/Garcia_Nationstar_Settlement_Agreement.pdf). ([http://www.conveniencefeesettlement.com/DocumentHandler.ashx?DocPath=/Documents/Garcia\\_Nationstar\\_Settlement\\_Agreement.pdf](http://www.conveniencefeesettlement.com/DocumentHandler.ashx?DocPath=/Documents/Garcia_Nationstar_Settlement_Agreement.pdf))

### 7. How much will my payment be?

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If you are member of the Settlement Class you may submit a Claim Form to receive a portion of the Settlement Fund remaining after costs to administer the Settlement, attorneys' fees and costs, and an award to the Plaintiff are paid. Each Class Member who files a valid claim will receive a proportionate share of the Settlement Fund remaining after these deductions based on the number of times they were charged a convenience fee when making mortgage payments. The amount of this payment will depend on how many of the class members file valid claims and how many times each Class Member was charged a convenience fee. Assuming 11–20% of the class submits a valid claim, Class Members are estimated to be paid \$8.57 – \$15.57 for each time that they were charged a convenience fee. For example, if you paid a convenience fee twice, you're estimated to receive \$17.14 – \$31.14, if you paid a convenience fee three times, you're estimated to receive \$25.71 – \$46.71.

### 8. When will I get my payment?

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The hearing to consider the fairness of the Settlement is scheduled for **October 17, 2018 at 10:00 a.m. PT**. If the Court approves the Settlement, eligible Class Members whose claims were approved by the Settlement Administrator will receive their payment within 90 days of the Final Approval Hearing (*see* Question 19) in the form of a check, and all checks will expire and become void 90 days after they are issued.

## HOW TO GET BENEFITS

### 9. How do I get a payment?

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If you are a Class Member and you want to get a payment, you must complete and submit a Claim Form by **October 3, 2018**. If you were both a Washington and United States resident during the relevant time periods, you can only submit a single claim form for a *pro rata* payment. Claim Forms can be found and submitted online or you may have received a Claim Form in the mail as a postcard attached to a summary of this notice. To submit a

Claim Form online or to request a paper copy, go to [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com) or call toll free, 1-844-412-1947.

We encourage you to submit your claim online. Not only is it easier and more secure, but it is completely free and takes only minutes!

## REMAINING IN THE SETTLEMENT

### 10. What am I giving up if I stay in the Class?

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If the Settlement becomes final, you will give up your right to sue Nationstar for the claims being resolved by this Settlement related to the convenience fees. The specific claims you are giving up against Nationstar are described in the Settlement Agreement. You will be “releasing” Nationstar as described in Section 10 of the Settlement Agreement. Unless you exclude yourself (*see* Question 14), you are “releasing” the claims, regardless of whether you submit a claim or not. The Settlement Agreement is available through the “court documents” link on the website.

The Settlement Agreement describes the released claims with specific descriptions, so read it carefully. If you have any questions you can talk to the lawyers listed in Question 12 for free or you can, of course, talk to your own lawyer if you have questions about what this means.

### 11. What happens if I do nothing at all?

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If you do nothing, you won’t get any benefits from this Settlement. But, unless you exclude yourself, you won’t be able to start a lawsuit or be part of any other lawsuit against Nationstar for the claims being resolved by this Settlement.

## THE LAWYERS REPRESENTING YOU

### 12. Do I have a lawyer in the case?

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The Court has appointed Rafey S. Balabanian of Edelson PC and D. Frank Davis of Davis & Norris, LLP to be the attorneys representing the Settlement Class. They are called “Class Counsel.” They believe, after conducting an extensive investigation, that the Settlement Agreement is fair, reasonable, and in the best interests of the Settlement Class. You will not be charged for these lawyers. If you want to be represented by your own lawyer in this case, you may hire one at your own expense.

### 13. How will the lawyers be paid?

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Nationstar has agreed to pay Class Counsel attorneys’ fees and costs in an amount to be determined by the Court. The fee petition will seek no more than twenty-five percent (25%) of the Settlement Fund, plus reimbursement of their costs and expenses; the Court may award less than this amount. Under the Settlement Agreement, any amount awarded to Class Counsel will be paid out of the Settlement Fund.

Class Counsel will file their motion for attorney’s fees no later than **August 20, 2018** and a copy of the motion will be available at [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com).

Questions? Call 1-844-412-1947 or visit [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com)

Subject to approval by the Court, Nationstar has agreed to pay the Class Representative a reasonable amount to be determined by the Court. This will be paid from the Settlement Fund for her services in helping to bring and settle this case.

## **EXCLUDING YOURSELF FROM THE SETTLEMENT**

### **14. How do I get out of the Settlement?**

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To exclude yourself from the Settlement, you must mail or otherwise deliver a letter (or request for exclusion) stating that you want to be excluded from the settlement in *Garcia v. Nationstar Mortgage LLC*, Case No. 2:15-cv-01808 TSZ. Your letter or request for exclusion must also include your name, your address, a statement that you meet were charged a convenience fee for paying your home mortgage to Nationstar over the phone or online, your signature, the name and number of this case, and a statement that you wish to be excluded. You must mail or deliver your exclusion request no later than **September 6, 2018** to:

Garcia v, Nationstar Mortgage LLC  
c/o Settlement Administrator  
PO Box 8387  
Philadelphia, PA 19101-8387

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

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No. Unless you exclude yourself, you give up any right to sue Nationstar for the claims being resolved by this Settlement.

### **16. If I exclude myself, can I get anything from this Settlement?**

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No. If you exclude yourself, do not submit a Claim Form to ask for benefits.

## **OBJECTING TO THE SETTLEMENT**

### **17. How do I object to the Settlement?**

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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 file with the Court a letter or brief stating that you object to the Settlement in *Garcia v. Nationstar Mortgage LLC*, Case No. 2:15-cv-01808 TSZ and identify all your reasons for your objections (including citations and supporting evidence) and attach any materials you rely on for your objections. If you have a lawyer, they must file an appearance and submit your objection through the court's e-filing system. Your letter or brief must also include your name, your address, the basis upon which you claim to be a class member (including a statement that you were charged a convenience fee for paying your home mortgage payment to Nationstar over the phone or online), the name and contact information of any and all attorneys representing, advising, or in any way assisting you in connection with your objection, and your signature. You must also mail or deliver a copy of your letter or brief to Class Counsel and Nationstar's Counsel listed below.

If you want to appear and speak at the Final Approval Hearing to object to the Settlement, with or without a lawyer (explained below in answer to Question Number 21), you should say so in your letter or brief. File the

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objection with the Court and mail a copy to these two different places postmarked no later than **September 6, 2018**. However, even if you fail to object by the deadline, or fail to properly file your objection, you will still appear at the Final Approval Hearing and address the Court.

<b>Court</b>	<b>Class Counsel</b>	<b>Defendants' Counsel</b>
The Hon. Thomas S. Zilly Suite 15206, United States District Court 700 Stewart Street Seattle, WA 98101	Rafey S. Balabanian Edelson PC 123 Townsend Street Suite 100 San Francisco, CA 94107	Kalama M. Lui-Kwan Severson & Werson, PC One Embarcadero Center, Suite 2600 San Francisco, CA 94111

### **18. What's the difference between objecting and excluding myself from the Settlement?**

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Objecting simply means 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 Class is telling the Court that you don't want to be part of the Class. If you exclude yourself, you have no basis to object because the case no longer affects you.

## **THE COURT'S FINAL APPROVAL HEARING**

### **19. When and where will the Court decide whether to approve the Settlement?**

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The Court will hold the Final Approval Hearing at **10:00 a.m. PT** on **October 17, 2018** in Courtroom 15206 at the United States District Court, 700 Stewart Street, Seattle, Washington. The purpose of the hearing will be for the Court to determine whether to approve the Settlement as fair, reasonable, adequate, and in the best interests of the Class; to consider the Class Counsel's request for attorneys' fees and expenses; and to consider the request for a case contribution award to the Class Representative. At that hearing, the Court will be available to hear any objections and arguments concerning the fairness of the Settlement.

The hearing may be postponed to a different date or time without notice, so it is a good idea to check [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com) or call 1-844-412-1947. If, however, you timely objected to the Settlement and advised the Court that you intend to appear and speak at the Final Approval Hearing, you will receive notice of any change in the date of such Final Approval Hearing.

### **20. Do I have to come to the hearing?**

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No. Class Counsel will answer any questions the Court may have. But, you are welcome to come at your own expense. If you send an objection or comment, you don't 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. Even if you fail to file your objection on time or fail to file the proper papers, you may still appear at the hearing and address the Court. You may also pay another lawyer to attend, but it's not required.

### **21. May I speak at the hearing?**

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Yes. You may ask the Court for permission to speak at the final hearing to determine the Settlement's fairness. To do so, you should include in your letter or brief objecting to the Settlement a statement saying that it is your "Notice of Intent to Appear in United States District Court, 700 Stewart Street, Seattle, Washington." It should include your name, address, telephone number and signature as well as the name and address of your lawyer, if one is appearing for you. Your objection and notice of intent to appear must be filed with the Court and postmarked no later than **September 6, 2018**, and be sent to the addresses listed in Question 17. Even if you fail to file your objection on time or fail to file the proper papers, you may still appear at the hearing and address the Court.

## GETTING MORE INFORMATION

### **22. Where do I get more information?**

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This Notice summarizes the Settlement. More details are in the Settlement Agreement and [www.ConvenienceFeeSettlement.com](http://www.ConvenienceFeeSettlement.com). You can get a copy of the Settlement Agreement at the [Settlement Agreement](#) page. You may also write with questions to Garcia v, Nationstar Mortgage LLC, c/o Settlement Administrator, PO Box 8387, Philadelphia, PA 19101-8387. You can call the Settlement Administrator at 1-844-412-1947 or Class Counsel at 1-866-354-3015, if you have any questions. Before doing so, however, please read this full Notice carefully. You may also find additional information elsewhere on the case website.