

If you live in the United States and have or had a loan serviced by Ocwen Loan Servicing, LLC, and you paid for Broker Price Opinions or Hybrid Valuations, or if you live in California and have or had a loan serviced by Ocwen Loan Servicing, LLC, and you were charged or paid for Broker Price Opinions or Hybrid Valuations, a class action lawsuit may affect your rights.

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

- David Weiner (“Plaintiff”) sued his mortgage servicer Ocwen Loan Servicing, LLC and its parent company Ocwen Financial Corporation (collectively referred to as “Ocwen” or “Defendants”), alleging that Ocwen improperly over-charged borrowers for certain “property valuation expenses,” including Broker Price Opinions and Hybrid Valuations, which allegedly contained undisclosed “mark-ups.”
- The Court has allowed the Lawsuit to be a class action on behalf of (1) all U.S. residents who have or had a loan serviced by Ocwen and who paid for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen through Altisource Portfolio Solutions S.A. (“Altisource”), from November 5, 2010 through the present and (2) all California residents who have or had a loan serviced by Ocwen and who were charged for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen through Altisource from November 5, 2010 through the present.
- Ocwen contends that all of its policies and procedures related to Broker Price Opinions and Hybrid Valuations complied with the law. Ocwen denies all the claims in the lawsuit and that it has done anything wrong.
- Ocwen has not been ordered to pay any money, and there has not been a settlement of this case. Accordingly, there are no damages or monetary benefits available now and no guarantee there ever will be. However, because the case was certified as a class action, your legal rights are affected, and you have a choice to make now.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS LAWSUIT

DO NOTHING	Stay in this lawsuit. Await the outcome. Give up certain rights. By doing nothing, you keep the right to receive money or other benefits that may come from a trial or settlement. But, in order to retain that right, you must give up any rights you may have to sue Ocwen on your own about issues in this lawsuit.
ASK TO BE EXCLUDED	Get out of this lawsuit. Get no benefits from it. Keep rights. If you ask to be excluded and then, later in the case, money or other benefits are awarded to class members, you will not share in those benefits. But, if you ask to be excluded, you will retain any rights to sue Ocwen on your own about the issues in this lawsuit.

- Your options are explained in this notice. To ask to be excluded, you must act before **August 27, 2019**.
- Lawyers must prove the claims against Ocwen at a trial, but the trial date has not yet been set. If money or other benefits are obtained from Ocwen, you will be notified about how to ask for a share.
- **Any questions? Read on and visit www.ocwenfelitigation.com.**

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BASIC INFORMATION

1. Why did I receive a notice?

Ocwen’s records show that you have or had a loan serviced by Ocwen Loan Servicing, LLC and that you were charged or have paid for one or more Broker Price Opinions or Hybrid Valuations from November 5, 2010 through the present. This notice explains that the Court has allowed, or “certified,” a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. Judge Morrison C. England, Jr. of the United States District Court for the Eastern District of California is overseeing this class action. The lawsuit is known as *Weiner v. Ocwen Financial Corp., et al.*, Case No. 14-cv-02597.

2. What is this lawsuit about?

The lawsuit is about whether Ocwen unlawfully charged borrowers for certain “property valuation expenses,” including Broker Price Opinions or Hybrid Valuations, which allegedly contained undisclosed “mark-ups.” You can read the Plaintiff’s Class Action Complaint at www.ocwenfeelitigation.com. Plaintiff claims that Ocwen unlawfully “marked-up” charges related to the Broker Price Opinions or Hybrid Valuations. Ocwen contends that all of its policies and procedures related to Broker Price Opinions and Hybrid Valuations complied with the law. Ocwen denies all the claims in the lawsuit and that it has done anything wrong.

3. What is a class action and who is involved?

In a class action lawsuit, one or more people called “Class Representatives” (in this case David Weiner) sue on behalf of other people who have similar claims. The people together are a “Class” or “Class Members.” The person who sued—and all the Class Members like him—are called the “Plaintiffs.” The companies they sued (in this case Ocwen Financial Corporation and Ocwen Loan Servicing, LLC) are called the “Defendants.” 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 this lawsuit a class action?

The Court decided that this lawsuit can be a class action and move towards a trial because it meets the requirements of Federal Rule of Civil Procedure 23, which governs class actions in federal courts. Specifically, the Court found that members of the class are: (1) all residents of the United States of America who have or had a loan serviced by Ocwen and who paid for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen through Altisource, from November 5, 2010 through the present and (2) all California residents who have or had a loan serviced by Ocwen and who were charged for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen through Altisource from November 5, 2010 through the present.

More information about why the Court is allowing this lawsuit to be a class action is in the Court’s Memorandum and Order, which is available at www.ocwenfeelitigation.com.

THE CLAIMS IN THE LAWSUIT

5. How does Ocwen answer?

Ocwen contends that all of its policies and procedures related to Broker Price Opinions and Hybrid Valuations complied with the law. Ocwen denies all the claims in the lawsuit and that it has done anything wrong.

6. Has the Court decided who is right?

The Court has not decided whether Plaintiff or Ocwen is correct. By establishing the Class and issuing this notice, the Court is not suggesting that Plaintiff will win or lose this case. Plaintiff must prove his claims at trial. The trial has not yet been scheduled.

7. What is the Plaintiff asking for?

Plaintiff seeks an award for damages, restitution, and other relief to compensate himself and each class member for Ocwen's allegedly unlawful acts. The Plaintiff also seeks three times the amount of money class members paid for Broker Price Opinions and Hybrid Valuations based on a statutory penalty for Ocwen's alleged practices.

8. Is there any money available now?

No money or other benefits are available now because the Court has not yet decided whether Ocwen did anything wrong, and the two sides have not reached a settlement in this case. There is no guarantee that money or benefits will ever be obtained on behalf of class members. If money or benefits become available, and you have not excluded yourself from the Class, another notification will be distributed about the available money or benefits.

WHO IS IN THE CLASS

9. Am I part of this Class?

Judge England decided that all individuals who meet the following requirements are members of the Nationwide Class:

All residents of the United States of America who have or had a loan serviced by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC and who paid for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC through Altisource, from November 5, 2010 through the present.

The Court has additionally certified the following sub-classes:

California Paid Sub-Class: All residents of the State of California who have or had a loan serviced by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC and who paid for one or more Broker Price Opinions or Hybrid Valuations charged by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC through Altisource, from November 5, 2010 through the present.

California Assessed Sub-Class: All residents of the State of California who have or had a loan serviced by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC and to whom charges for one or more Broker Price Opinions or Hybrid Valuations were assessed to their mortgage account by Ocwen Financial Corporation or Ocwen Loan Servicing, LLC through Altisource, from November 5, 2010 through the present.

Importantly, the Court's certification Order means that if you are in any state in the United States other than California, you must have paid for a Broker Price Opinion or Hybrid Valuation during the time your loan was serviced by Ocwen Loan Servicing, LLC in order to be a part of the Class—being charged for the fee alone, without

having paid the fee, will not make you a part of any Class or Sub-Class in this lawsuit unless you are a resident of California. If, however, you are a resident of the State of California, then you may be a member of the California Assessed Sub-Class if you were charged for a Broker Price Opinion or Hybrid Valuation during the time your loan was serviced by Ocwen Loan Servicing, LLC, whether or not you ultimately paid for that Broker Price Opinion or Hybrid Valuation.

10. I'm still not sure if I'm included.

If you are still not sure if you are included, you can get free help at www.ocwenfeelitigation.com or by calling or writing to the lawyers in this case at the phone number or address listed in question 17.

YOUR RIGHTS AND OPTIONS

You have to decide whether to stay in the Class or ask to be excluded before the trial, and you have to decide this now.

11. What happens if I do nothing at all?

If you want to remain a member of the Class, you do not need to do anything at this time. If you remain a Class Member, you will be bound by the result of this lawsuit. If the lawsuit is successful, you will share in any money or benefits that are recovered. If the lawsuit is unsuccessful, you will not receive anything, and you will be barred from seeking other relief against Ocwen for the claims asserted in this lawsuit. There is no guarantee that money will ever be obtained. However, if money is obtained, you will be notified about how to obtain your share (if any) if you are a Class Member and do not exclude yourself. If you do nothing now, regardless of whether the Plaintiff wins the trial, you will not be able to sue Ocwen about the same issues that are the subject of this lawsuit. This means that with respect to the charges related to Broker Price Opinions and Hybrid Valuations at issue, if you do nothing, you will be legally bound by all of the orders the Court issues and judgments the Court makes in this class action.

12. Why would I ask to be excluded?

If you already have your own lawsuit for the recovery of charges related to Broker Price Opinions or Hybrid Valuations you paid to Ocwen and want to continue with it, you need to ask to be excluded from the class. If you exclude yourself from the class—which also means to remove yourself from the class, and is sometimes called “opting out” of the class—you will not get any money or other benefits from this lawsuit, even if the Plaintiff obtains them as a result of a trial or from any settlement (that may or may not be reached) between Ocwen and the Plaintiff. If you exclude yourself, you will not be legally bound by the Court’s orders and judgments in this class action.

If you start your own lawsuit against Ocwen after you exclude yourself, you may have to hire and pay your own lawyer for that lawsuit, and you will have to prove your claims. If you do exclude yourself so you can start or continue your own lawsuit against Ocwen, you should talk to your own lawyer soon because your claims may be limited by time and subject to a statute of limitations.

13. How do I ask the Court to exclude me from the Class?

If you ask to be excluded from the Class, you will not be entitled to any recovery of money or benefits, if any is ultimately awarded, but you will be able to sue Ocwen about the same legal claims that are the subject of this lawsuit. To exclude yourself from the lawsuit, you must send a letter stating that you want to exclude yourself from the lawsuit to the below address. Your exclusion request must include your name, address, and signature, and it must be postmarked no later than **August 27, 2019**. You may also find an Exclusion Request form at the website www.ocwenfeelitigation.com.

Weiner v. Ocwen Financial Corp.
c/o JND Legal Administration
PO Box 91343
Seattle, WA 98111

THE LAWYERS REPRESENTING YOU

14. Do I have a lawyer in this case?

The Court has appointed Daniel Alberstone, Roland Tellis, and Mark Pifko of Baron & Budd, P.C. as “Class Counsel.” Their contact information is provided below in question 17.

15. Should I get my own lawyer?

If you wish to remain a Class Member, you do not need to hire your own lawyer because Class Counsel is working on your behalf. You may make an appearance in the case through another attorney if you choose. If you wish to pursue your own case separate from this one, you will need to file a request for exclusion. If you do so, you will need to decide whether to hire your own attorney.

16. How will the lawyers be paid?

If Class Counsel obtain benefits for the Class, they will ask the Court for fees and expenses. You will not have to pay these fees and expenses. If the Court grants Class Counsel’s request, the fees and expenses would either be deducted from any benefits obtained for the Class or paid separately by Ocwen.

GETTING MORE INFORMATION

17. How do I get more information?

Please visit www.ocwenfeelitigation.com, where you will find important documents related to the lawsuit, including the Court’s Memorandum and Order, the Class Action Complaint, and additional up-to-date information about the lawsuit. You should check the website regularly for updates on the case.

You may also contact one of the following attorneys appointed by the Court to serve as Class Counsel:

Daniel Alberstone
Roland Tellis
Mark Pifko
Baron & Budd, P.C.
15910 Ventura Boulevard, Suite 1600
Encino, California 91436
Telephone: (818) 839-2333
Facsimile: (818) 986-9698

PLEASE DO NOT CONTACT THE COURT REGARDING THIS NOTICE.

DATED: June 26, 2019