

NATIONAL MORTGAGE SETTLEMENT

NH ATTORNEY GENERAL MORTGAGE SETTLEMENT

TOLL-FREE PHONE NUMBER 1-866-522-4450

I. IS YOUR SERVICER SUBJECT TO THE NATIONAL MORTGAGE SETTLEMENT?

The institutions listed below are the only servicers covered by the national mortgage settlement:

1. **Bank of America--877-488-7814**
 - a. Bank of America Corporation
 - b. Bank of America, NA
 - c. BAC Home Loan Servicing, LP (f/k/a) Countrywide Home Loan Servicing , LP

2. **Citi—866-272-4749**
 - a. Citigroup, Inc.
 - b. Citibank, NA
 - c. Citimortgage, Inc.

3. **JPMChase—866-372-6901**
 - a. J.P. Morgan Chase & Company
 - b. Residential Capital, LLC

4. **GMAC/Ally—800-766-4622**
 - a. Ally Financial, Inc.
 - b. Ally Bank
 - c. GMAC Mortgage, LLC

5. **Wells Fargo—800-288-3212**
 - a. Wells Fargo & Company
 - b. Wells Fargo Bank, NA
 - c. Wachovia

This settlement only involves these five institutions at this time. Other settlements, however, may be reached with other institutions at a later date.

If your mortgage is serviced and owned by one of these institutions you may be eligible for benefits under the national mortgage settlement. These institutions, however, may service loans owned by other investors such as Freddie Mac or Fannie Mae which are not subject to the settlement. To determine if your loan is owned by Freddie or Fannie go to:

**<http://www.fanniemae.com/loanlookup>
<http://www.freddiemac.com/mymortgage>**

These sites will also include information about other mortgage and foreclosure programs you may be eligible to access.

If your servicer is not listed above, you can contact your servicer directly to try to negotiate a loan modification at any time. Other servicers may offer modification programs on their own. In addition, if you think your servicer is being unfair or deceptive, you can file a complaint with the Attorney General's Office or with the New Hampshire Banking Department.

II. ARE YOU ELIGIBLE FOR THE "PRINCIPAL REDUCTION/OTHER MODIFICATION" PROGRAM UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

You are currently delinquent on your loan, OR are at serious risk for becoming delinquent on your loan you may be eligible for:

1. Loan modification including principal reduction,
2. Facilitation of a short sale,
3. Unemployment payment forbearance,
4. Relocation assistance for homeowners facing foreclosure, and/or
5. Waiver of deficiency balances.

If you believe you meet these qualifications, please contact this office at 1-866-522-4450 and also contact your bank at the number listed above to request appropriate assistance.

III. ARE YOU ELIGIBLE FOR THE "REFINANCE PROGRAM" UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

1. You are current on your mortgage payments AND
2. Your mortgage is greater than the value of your home AND
3. Your interest rate is greater than 5.25%

If you believe you meet these qualifications, please contact the Attorney General's Office at 1-866-522-4450 and also contact your bank at the number listed above to request appropriate assistance.

You may be eligible to refinance your current mortgage. Contact your bank for details.

IV. ARE YOU ELIGIBLE FOR "COMPENSATION AS A RESULT OF FORECLOSURE" PROGRAM UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

1. You lost your home to foreclosure between January 1, 2008 and December 31, 2011, AND
2. The servicer engaged in an improper foreclosure or unfair and deceptive practices during the foreclosure process,

You may be eligible for a cash payment in compensation for the servicer's conduct.

If you are eligible for payment under this provision, the Settlement Administrator will be in contact with you. However, the Attorney General's office recommends that you not wait for the Settlement Administrator to contact you. Rather, we recommend that you notify this office if you believe that you are eligible for this payment. We make this recommendation because it may be difficult for the Settlement Administrator to locate you, especially if you have changed your address. Please be aware that it may take up to 6 months for the Settlement Administrator to be in contact with you. You can access a complaint form by calling the Attorney General's Office at 1-866-522-4450. When filling out the form, please include your loan number and the address of the property that was foreclosed.

V. ARE YOU ELIGIBLE FOR BENEFITS UNDER AN OCC/FRB CEASE AND DESIST ORDER?

In April 2011, the Office of the Comptroller of the Currency and the Federal Reserve Board entered into Cease and Desist Orders with the institutions listed below. Pursuant to those Cease and Desist Orders these institutions were required to retain an independent consultant to conduct an Independent Foreclosure Review to identify eligible customers who may have been financially injured due to errors, misrepresentations or other deficiencies in their foreclosure process. If the review finds that financial injury occurred, the customer may receive compensation or other remedy.

[America's Servicing Co.]
[BAC Home Loans Servicing]
[Beneficial]
[Citibank]
[CitiMortgage]
[EMC]
[Financial Freedom]
[HFC]
[IndyMac Mortgage Services]
[National City Mortgage]
[Sovereign Bank]
[U.S. Bank]
[Washington Mutual (WaMu)]
[Wilshire Credit Corporation]

[Aurora Loan Services]
[Bank of America]
[Chase]
[CitiFinancial]
[Countrywide]
[EverBank/EverHome Mortgage Company]
[GMAC Mortgage]
[HSBC]
[MetLife Bank]
[PNC Mortgage]
[SunTrust Mortgage]
[Wachovia Mortgage]
[Wells Fargo Bank, N.A.]

If your mortgage was serviced by any of these institutions, you may be eligible for such an independent review of the handling of your loan if it was in the foreclosure process at any time from January 1, 2009 through December 31, 2010. Pursuant to such review you may eligible for further remediation benefits.

You must, however, submit a request for such independent review prior to July 31, 2012. If you did not receive a request form from your servicer, you should obtain and complete one as soon as possible by calling 1-888-952-9105.

For further information regarding this OCC ordered independent review go to www.independentforeclosurereview.com

VI. HOW TO CONTACT THE ATTORNEY GENERAL'S OFFICE OR THE NEW HAMPSHIRE BANKING DEPARTMENT

To obtain further information about the mortgage settlement, you may contact the Consumer Protection and Antitrust Bureau at (866) 522-4450, or the New Hampshire Banking Department at (800) 437-5991.