

STATE OF MINNESOTA

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NOTICE OF YOUR RIGHT TO A SETTLEMENT PAYMENT You Must Return the Enclosed Countrywide Claim Form and Release By April 29, 2010 to Receive Your Payment

The Office of the Minnesota Attorney General recently entered into a settlement with Countrywide Financial Corporation ("CFC") involving the company's sub-prime mortgage lending practices. Among other things, the settlement requires CFC to make payments to Minnesota consumers who lost their homes to foreclosure between January 1, 2004 and March 31, 2009. The settlement was approved by the Court on January 5, 2010. You are eligible to receive a payment as a part of the settlement entered into between the Office of the Attorney General of the State of Minnesota and Countrywide Financial Corporation. The settlement terms are contained in an Assurance of Discontinuance, a copy of which is available on the website of the Office of the Minnesota Attorney General at www.ag.state.mn.us or which can be obtained by calling that Office at (651) 296-3353, toll-free: (800)657-3787.

Your Payment Amount

If you choose to participate, the minimum payment amount you are eligible to receive is \$1,015.35. The amount you receive could be more, depending upon the total number of people who decide to participate, but it will not be less.

How to Obtain Your Payment

In order to receive the payment for which you are eligible, you and any co-borrowers must complete and sign the enclosed Claim Form and Release and return it postmarked by April 29, 2010 to: Countrywide Settlement Administrator, P.O. Box 1998, Faribault, MN 55021-6194. For your convenience, we have enclosed a pre-addressed, postage-paid envelope for return of the Claim Form and Release.

Your Legal Rights and Choices

Your participation in this settlement is optional. Please read the enclosed Claim Form and Release carefully. **By signing and returning the Claim Form and Release, you will be giving up any legal claims you may have in connection with your Countrywide home loan (including joining any class action concerning your loan). You may wish to consult with an attorney before signing and returning the Claim Form and Release.**

Any payment you receive in conjunction with the settlement may be taxable. Countrywide may issue you an IRS Form 1099-MISC with respect to the payment, but that does not necessarily mean your payment is taxable. You should consult a tax advisor if you have any questions concerning your possible tax liability.

Getting More Information

Should you have any questions concerning the settlement, please contact the Settlement Administrator, Rust Consulting, Inc., toll-free at 1-866-411-6987 (hearing impaired call 1-866494-8397), or visit www.countrywidesettlementinfo.com.

Very truly yours,

LORISWANSON
Attorney General

Para obtener este informacion en Espanol, por favor llame el numero 1-866-411-6987
o visite el sitio web www.countrywidesettlementinfo.com.