

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

If you were charged and still owe, or if you paid, Regions Bank, Regions Financial Corp. and Regions Insurance, Inc., their predecessors and successors, or any of their affiliates (collectively, "Regions Bank") during the period January 1, 2009 through June 22, 2016, for a hazard or wind-only Lender-Placed Insurance ("LPI") policy covering Residential Property¹ issued by American Security Insurance Company, Voyager Indemnity Insurance Company, Standard Guaranty Insurance Company, or another insurance company, you may be entitled to an escrow account credit or payment in the amount of 12.5% or 7% of the net LPI premium for that LPI policy depending upon the date of your placement ("Settlement Relief").

b. How to Make a Claim for Settlement Relief

If you are entitled and wish to make a claim for Settlement relief, you **must** complete the enclosed Class Action Claim Form ("Claim Form"), under penalty of perjury, and mail it to *Ziwczyn v. Regions Bank Settlement*, c/o GCG, P.O. Box 10286, Dublin, OH 43017-5886, with a postmark of no later than 60 days after the Final Settlement Date (as defined in the Settlement Agreement),² or, if a private mail carrier is used, a label reflecting that the mail date is no later than 60 days after the Final Settlement Date (the "Claim Deadline"). You may also complete and submit a Claim Form on the Settlement Website ZiwczynSettlementInfo.com but must separately upload the required verification documents to the Settlement Website pursuant to the instructions on the Website, no later than the Claim Deadline. If the Court approves the Settlement and enters Judgment on the date of the Fairness Hearing and no appeal is filed, the deadline to submit a properly completed and accurate Claim Form will be no earlier than February 21, 2017. If you fail to submit your Claim Form as required by these Instructions, you will not be able to obtain a Settlement credit or payment.

c. How to Answer Question 1 and Question 2 on the Claim Form to Determine What Settlement Relief, If Any, You Are Eligible For

You may only check the "Yes" box to Question 2 (whether you were charged by Regions Bank and paid the LPI premium), which may make you eligible for a cash payment, if you made at least one full monthly mortgage payment after either: (a) your existing escrow account was adjusted to charge the increased premium for the LPI Policy; or (b) an escrow account was created for you by Regions Bank to charge the increased premium for the LPI Policy.

If you were charged by Regions Bank and still owe the premium for your LPI Policy, but did not make one full monthly mortgage payment in the manner described above, you must check the "No" box to Question 2, but may check the "Yes" box to Question 1 (whether you have been charged by Regions Bank and still owe and have not paid the LPI premium). You may be eligible for a reduction of what you currently owe Regions Bank in the amount of 12.5% or 7% of the Net Premium of the LPI Policy.

¹ "Residential Property" "Residential Property" shall include any property for which the borrower (i) submitted a Uniform Residential Loan Application or similar paper or electronic application form in connection with the property for which the LPI was placed, or (ii) uses or used all or any part of the property as a primary or secondary residence.

² The Final Settlement Date is the date on which the judgment in this case ("Judgment") becomes Final. If no appeal has been taken from the Judgment, the Final Settlement Date means the date on which the time to appeal has expired. If any appeal has been taken from the Judgment, the Final Settlement Date means the date on which all appeals have been finally disposed of in a manner that affirms the Judgment. Thus, the Claim Deadline will be no earlier than February 21, 2017.

If you were charged by Regions Bank for LPI, did not make one full monthly payment in the manner described above, and do not owe Regions Bank for the premium for your LPI, you may not submit a Claim Form.

Please be aware that you should not provide the same answer to both Questions. For example, if you answer “Yes” to Question No. 2 indicating that you paid all or a portion of the premium then you should mark “No” to Question No. 1.

d. Affirmations and Verification of Your Claim

For those Claimants who have been charged by Regions Bank for LPI, and still owe and have not paid that premium, your Claim Form must be completely filled out, signed and affirmed under penalties of perjury to receive a credit to your Regions Bank escrow account in the amount of Settlement Relief. However, for those Claimants who paid all or a portion of the LPI premium charged to their Regions Bank escrow accounts, in addition to completely filling out, signing and affirming the information in the Claim Form under penalties of perjury, in order to receive a payment of Settlement Relief, the Claimant’s identity must further be verified using one of the four alternative methods of verification explained in the Claim Form.

e. 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 claims, if your Claim Form is properly completed, affirmed, and where appropriate verified, and the Settlement Administrator determines that your claim is valid, you will receive your Settlement Relief, subject to final approval by the Court.

f. Audit of Claim Forms

The Claim Form directs you to complete Sections 1 and/or 2 of the Claim Form depending on your answer to the initial two Questions. Regions Bank may separately audit or review Claim Forms submitted by Claimants. Any such audit may include a review of banking or real property records pertaining to the Claimant(s) and any property insured by the 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 state Court.

CLAIMANTS ARE CAUTIONED TO NOT SUBMIT FRAUDULENT CLAIMS AS ALL CLAIMS ARE SUBJECT TO AUDIT BY THE CLAIMS ADMINISTRATOR.

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 Settlement Agreement, or how to make a claim for Settlement Relief, you may visit www.ZiwczynSettlementInfo.com, call us toll-free at 1-855-907-3253, or write to: Ziwczyn v. Regions Bank Settlement, c/o GCG, P.O. Box 10286, Dublin, OH 43017-5886.