

UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

CHRISTOPHER BILEK,
Plaintiff,

v.

COUNTRYWIDE BANK FSB and COUNTRYWIDE
HOME LOANS LP,
Defendants.

Civil Action No. 08-C-498

**NOTICE OF PENDENCY OF CLASS ACTION,
PROPOSED SETTLEMENT, AND COURT APPROVAL HEARING**

TO: All persons who received the Challenged Letter (as that term is defined below) from Countrywide Bank, FSB ("Countrywide Bank") and/or Countrywide Home Loans Servicing, L.P. ("CHLS") (collectively, "Defendants") during the period from January 23, 2007 to February 12, 2008, and whose mortgage loan was previously serviced by American Home Mortgage and was in default at the time Countrywide Bank or CHLS acquired the servicing rights from American Home Mortgage.

PLEASE READ THIS NOTICE CAREFULLY, AS THE PROPOSED SETTLEMENT DESCRIBED BELOW MAY AFFECT YOUR LEGAL RIGHTS AND PROVIDE YOU POTENTIAL BENEFITS. THIS IS NOT A NOTICE OF A LAWSUIT AGAINST YOU. THIS IS NOT AN ATTEMPT TO COLLECT MONEY FROM YOU. YOU DO NOT NEED TO DO ANYTHING TO OBTAIN THE POTENTIAL BENEFITS OF THE PROPOSED SETTLEMENT.

I. WHAT IS THE PURPOSE OF THIS NOTICE?

The purpose of this Notice is (a) to advise you of a proposed Settlement (referred to as the "Settlement") of the above-captioned civil action (referred to as the "Action") pending against Defendants in the United States District Court for the Northern District of Illinois (the "Court"), (b) to summarize your rights under the Settlement, and (c) to inform you of a court hearing to consider whether to finally approve the Settlement to be held on July 8, 2009 at 10:00 a.m. before the Honorable Joan B. Gotschall, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Courtroom 2325, Chicago, Illinois 60604 (the "Court Approval Hearing").

II. WHAT IS THE ACTION ABOUT?

In the Action, plaintiff Christopher Bilek ("Plaintiff") alleges that a letter sent by one of the Defendants to certain borrowers whose mortgage loans were previously serviced by American Home Mortgage, and were in default at the time servicing was transferred to one of Defendants (the "Challenged Letter") violated the Fair Debt Collection Practices Act ("FDCPA"). (An example of the Challenged Letter is attached as Exhibit 1 to Plaintiff's Second Amended Complaint in the Action, a copy of which may be obtained from the Court or Plaintiff's counsel by the means described in Section X below.) The Action seeks statutory damages, attorneys' fees and costs. The Action was filed in 2008 seeking class treatment. Plaintiff's counsel have conducted a thorough investigation into, and have engaged in discovery with respect to, the relevant facts and law. Plaintiff's counsel have concluded that the outcome of the Action is uncertain and that a settlement is in the best interests of Plaintiff and the Settlement Class.

Defendants deny that they acted unlawfully, and deny that they committed any violation of the FDCPA. Defendants further deny that class certification is required or appropriate. Defendants have contested Plaintiff's claims, have contested liability to the Settlement Class, and have asserted numerous defenses.

The Court never resolved the claims, defenses and issues in the Action. The Court also never resolved whether Defendants did anything wrong.

This Notice should not be understood as an expression of any opinion by the Court as to the merits of the Plaintiff's claims or Defendants' defenses. The parties recognize that to resolve these and other important issues would be time-consuming, uncertain, and expensive.

III. WHO IS PART OF THE PROPOSED SETTLEMENT?

Plaintiff and Defendants have entered into an agreement to settle the Action (the "Settlement Agreement"). The Court has preliminarily approved the Settlement in the Settlement Agreement as fair,

reasonable, and adequate. The Court will hold the Court Approval Hearing to consider whether to make the Settlement final.

The Court has provisionally approved a settlement class, consisting of persons who will be the final settlement class (the "Settlement Class") if the Settlement is approved, as follows:

All persons who received the Challenged Letter from Countrywide Bank and/or CHLS during the Class Period, and whose Loan was previously serviced by American Home Mortgage and was in default at the time Countrywide Bank and/or CHLS acquired the servicing rights from American Home Mortgage. ("Settlement Class").

According to Defendant's records, you are a member of this Settlement Class. Further, if you have received more than one copy of this Notice in the mail, that may be because you may be a member of this Settlement Class with respect to more than one qualifying home loan. In that event, you may, as discussed in Section VII below, participate in, opt-out of, or take other actions with respect to the Settlement as to each home loan that qualifies you as a member of the Settlement Class. Moreover, if you were a co-borrower or co-obligor on a qualifying home loan, then you and each other co-borrower or co-obligor as to that loan will be treated as a single member of the Settlement Class for purposes of the proposed Settlement.

IV. WHAT ARE THE PRINCIPAL TERMS OF THE PROPOSED SETTLEMENT?

The principal terms of the proposed Settlement are as follows:

A. **SETTLEMENT AMOUNT.** Defendants agree to pay a maximum of \$42,500.00, in the aggregate, for payments (i) to each member of the Settlement Class ("Class Member"), (ii) to Plaintiff, (iii) to Plaintiff's counsel, and (iv) for Settlement Administration costs ("Settlement Amount").

B. **SETTLEMENT BENEFIT.** Each member of the Settlement Class ("Class Member") who does not exclude himself or herself from the Settlement Class (as described in Section VII(B) below) will be eligible to receive a check in the amount of \$100.00 ("Settlement Check") in the event the Settlement is finally approved. In those cases of a qualifying home loan involving more than one obligor, the Class Member will be eligible to receive a Settlement Check issued jointly to all obligors on that loan. The Settlement Checks will be paid exclusively from, and not in addition to, the Settlement Amount.

If you are a Class Member with respect to more than one qualifying home loan, you are eligible to receive a Settlement Check as to each such home loan.

C. **RELEASE.** Plaintiff and each Class Member who does not exclude himself or herself from the Settlement Class will release certain claims against Defendants. This is referred to as the "Release." Generally speaking, the Release will prevent any Class Member from bringing any lawsuit or making any claims against Defendants based upon the Challenged Letter. The Release will also prevent every Class Member, and certain related parties, from suing or bringing such claims against Defendants, companies related to Defendants, and/or Defendants' employees. The exact terms of Release, as set forth in the Settlement Agreement, are reproduced in the Addendum appearing at the end of this Notice.

The Release, as set forth in Paragraphs 4.01 and 4.02 of the Settlement Agreement and the Addendum to this Notice, will be effective as to every Class Member who does not exclude himself or herself from the Settlement.

D. **ATTORNEYS' FEES AND SERVICE AWARDS.** Plaintiff's Counsel will ask the Court to award them attorneys' fees and litigation costs in the aggregate amount of \$20,000 for investigating the facts and law in the Action, litigating the Action, and negotiating the proposed Settlement of the Action. In advance of the Court Approval Hearing, Plaintiff's Counsel will file a motion with the Court seeking such an award. (Copies of that motion will be available from the Clerk of Court and Plaintiff's Counsel, as set forth in Section X below, prior to the Court Approval Hearing.) Defendants have agreed to pay from the Settlement Amount the amount of any fees and costs awarded to Plaintiff's Counsel by the Court up to a maximum agreed-upon limit of \$20,000 for attorneys' fees and litigation costs actually incurred in the prosecution of the Action.

Plaintiff's Counsel will also ask the Court to award Plaintiff, as representative of the Settlement Class, an amount of up to \$1,000 for his service in the Action. Defendants have agreed to pay from the Settlement Amount the amount of any such award up to a maximum amount of \$1,000.

Any award of attorneys' fees and costs to Plaintiff's Counsel or service award to Plaintiff, up to the above-specified limits, will be paid by Defendants exclusively from, and not in addition to, the Settlement Amount.

E. **SETTLEMENT ADMINISTRATION.** The costs of administration of the proposed Settlement up to a maximum of \$500 will be paid by Defendants exclusively from, and not in addition to, the Settlement Amount.

F. **DISMISSAL OF THE ACTION.** The Action will be dismissed with prejudice.

If the Settlement is approved by the Court and becomes final, the Settlement will be consummated and the Settlement Benefit provided to eligible Class Members. If the Settlement is not approved by the Court or does not become final for any reason, the Action will continue, and Class Members will not be entitled to receive the Settlement Benefit.

SECTIONS IV(A)-(F) ABOVE PROVIDE ONLY A SUMMARY OF THE TERMS OF THE PROPOSED SETTLEMENT. YOU MUST CONSULT THE SETTLEMENT AGREEMENT FOR MORE INFORMATION ABOUT THE EXACT TERMS OF THE SETTLEMENT. THE SETTLEMENT AGREEMENT IS AVAILABLE FROM THE CLERK OF COURT OR PLAINTIFF'S COUNSEL, AS SET FORTH IN SECTION X BELOW.

V. WHO REPRESENTS THE SETTLEMENT CLASS?

The Court provisionally has appointed the following attorney and law firm to act as the lawyers for the Settlement Class (referred to as "Plaintiff's Counsel"):

Keith J. Keogh, Esq.
THE LAW OFFICES OF KEITH J. KEOGH, LTD.
227 W. Monroe Street, Suite 2000
Chicago, IL 60606
(312) 726-1092

VI. WHAT ARE THE REASONS FOR THE PROPOSED SETTLEMENT?

Plaintiff and Defendants agreed on all of the terms of the proposed Settlement through extensive arms-length negotiations between Plaintiff's Counsel and Defendants' Counsel. Plaintiff has entered into the proposed Settlement after weighing the benefits of the Settlement against the probabilities of success or failure in the Action, and against the delays that would be likely if the Action proceeded to trial, and after trial, to appeal.

Plaintiff and Plaintiff's Counsel have concluded that the proposed Settlement provides substantial benefits to the Settlement Class; resolves substantial issues without prolonged litigation; provides the Settlement Class with significant individual benefits, as well as in the aggregate; and is in the best interests of the Settlement Class. Plaintiff and Plaintiff's Counsel have concluded that the proposed Settlement is fair, reasonable, and adequate.

Although Defendants deny any wrongdoing and any liability whatsoever, Defendants believe that it is in their best interest to settle the Action on the terms set forth in the Settlement Agreement in order to avoid further expense, uncertainty, and inconvenience in connection with the Action.

VII. WHAT DO YOU NEED TO DO NOW?

A. **YOU CAN PARTICIPATE AND BE ELIGIBLE TO RECEIVE THE SETTLEMENT BENEFIT.** If the Settlement is approved at the Court Approval Hearing, you will have the right to participate in the Settlement and receive the Settlement Benefit described in this Notice. If the Settlement is approved at the Court Approval Hearing, you will not need to do anything to receive the Settlement Benefit.

If you participate, your interests as a Class Member will be represented by Plaintiff and the above-listed Plaintiff's Counsel. You will not be billed for their services. Plaintiff's Counsel will receive a fee only if the Court approves the Settlement, and the fee award will be set by the Court and paid by Defendants from the Settlement Amount.

You will be bound by any judgment or other final disposition of the Action, including the Release as provided in the Settlement Agreement, and will be precluded from pursuing claims against Defendants separately if those claims are within the scope of the Release.

B. **YOU CAN OPT-OUT.** If you do not wish to be a Class Member, and do not want to participate in the Settlement, you may exclude yourself from the Settlement Class by completing and mailing a notice of intention to opt-out (referred to as an "Opt-Out") to the following address, postmarked not later than June 15, 2009:

Countrywide FDCCA Settlement Administration
P.O. Box 487
Birmingham, AL 35201-0487

Any Opt-Out must (a) state your full name, address and telephone number; (b) contain the property address of the property that secured the home loan as to which you seek exclusion; (c) contain your original signature or the original signature of a person authorized by law (e.g., trustee or guardian *ad litem*) to act on your behalf with respect to a claim or right such as issue in the Action (conformed, reproduced, facsimile, or other non-original signatures are not valid); and (d) state unequivocally your intent to be excluded from the Settlement Class, to be excluded from the Settlement, to waive all right to the Settlement Benefit, and/or not to participate in the Settlement. If there were co-obligors/co-borrowers on your Loan, then all such co-obligors/co-borrowers must elect to and validly opt-out in accordance with the requirement set forth above in order for your opt-out to be successful. Also, if you are a Class Member as to more than one qualifying loan, then your opt-out must also specify the loans as to which you seek exclusion by loan number, property address, date of loan, or some other unique identifying information. **Class Members who do not mail in a timely and valid Opt-Out will remain Class Members and will be bound by the Settlement.**

C. **YOU CAN OBJECT OR TAKE OTHER ACTIONS IN THE ACTION.** Any Class Member who has not elected to be excluded from the Settlement Class may object to part or all of the Settlement, may appear at the Court Approval Hearing, and/or may ask to become involved in the Action.

(1) **Objections to the Settlement.** You may object to the approval of the Settlement, to any aspect of the Settlement or the Settlement Agreement, to the application for attorneys' fees and costs, and/or to the application for a service award to Plaintiff. You must file any objection with the Clerk of Court, United States District Court for the Northern District of Illinois, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604 on or before June 15, 2009, and must send a copy of the objection to Plaintiff's Counsel and Defendants' Counsel at the addresses set forth in Section XI below by that same date. To be valid, each objection must (a) set forth your full name, current address, and telephone number; (b) contain the address of the property that secured the Loan in connection with which you received the Challenged Letter; (c) contain the your original signature or the original signature of a person authorized by law (e.g., trustee or guardian *ad litem*) to act on your behalf with respect to a claim or right such as at issue in the Action (conformed, reproduced, facsimile, or other non-original signatures will not be valid); (d) state that you object to the Settlement, in whole or in part; (e) set forth a statement of the legal and factual basis for your objection; and (f) provide copies of any documents that you wish to submit in support of your position. Objections that are not timely filed with the Court and sent to Plaintiff's Counsel and Defendants' Counsel, and/or are otherwise invalid will not be considered by the Court.

(2) **Appearances at the Court Approval Hearing.** **It is not necessary for you to appear at the Court Approval Hearing.** If you wish to appear and/or speak at the Court Approval Hearing, whether personally or through a lawyer, however, you must file a Notice of Appearance with the Clerk of Court, United States District Court for the Northern District of Illinois, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604 on or before July 1, 2009, and must send a copy of the notice of appearance to Plaintiff's Counsel and Defendants' Counsel at the addresses set forth in Section XI below by July 1, 2009.

(3) **Intervention in the Action.** **It is not necessary for you to intervene in the Action.** If you want to intervene in the Action, however, you must file an appropriate motion to intervene, and all supporting pleadings and other documents, with the Clerk of Court, United States District Court for the Northern District of Illinois, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604 on or before June 15, 2009, and must send a copy of the motion to intervene, and all supporting pleadings and other documents, to Plaintiff's Counsel and Defendants' Counsel at the addresses set forth in Section XI below by June 15, 2009.

VIII. **WHAT WILL TAKE PLACE AT THE COURT APPROVAL HEARING?**

The Court will hold the Court Approval Hearing in Courtroom No. 2325 of the United States District Court for the Northern District of Illinois, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604 on **July 8, 2009 at 10:00 a.m.** At that time, the Court will determine, among other things, (a) whether the Settlement should be finally approved as fair, reasonable and adequate, (b) whether the Action should be dismissed with prejudice pursuant to the terms of the Settlement Agreement, (c)

whether Class Members should be bound by the Release set forth in the Agreement, (d) whether the Settlement Class should be finally certified, (e) whether Class Members should be subject to a permanent injunction that, among other things, bars Class Members from filing, commencing, prosecuting, intervening in, or participating in (as class members or otherwise), any lawsuit, claim, demand or proceeding in any jurisdiction that is based on or related to, directly or indirectly, matters within the scope of the Release, (f) the amount of attorneys' fees and costs to be awarded to Plaintiff's Counsel, if any, and (g) the amount of the award to be awarded to Plaintiff for his service as class representatives, if any. The Court Approval Hearing may be postponed, adjourned or continued by Order of the Court without further notice to the Settlement Class.

IX. WHAT ORDERS HAS THE COURT ENTERED IN CONNECTION WITH THE PROPOSED SETTLEMENT?

PRELIMINARY INJUNCTION. The Court has preliminarily enjoined Class Members who have not timely and validly excluded themselves from the Settlement Class, and all persons acting on behalf of or in concert with any such Class Members, from, directly or indirectly, (i) commencing, prosecuting, participating in (as a class member or otherwise), and/or assisting in any lawsuit or other proceeding against the Defendants that asserts or purports to assert claims that (a) were asserted, attempted to be asserted, or could have been asserted in the Action, and/or (b) are within the scope of the Release; and (ii) organizing or soliciting Class Members or opt-outs into a separate class for purposes of pursuing, as a purported class action, a lawsuit or other proceeding on behalf of Class Members or opt-outs that asserts or purports to assert claims that (a) were asserted, attempted to be asserted, or could have been asserted in the Action, and/or (b) are within the scope of the Release (the "Injunction"). The exact terms of the Injunction are set forth in the Court's order dated as of April 16, 2009 ("Order"), a copy of which is available from the Clerk of Court or Plaintiff's Counsel, as set forth in Section X below.

PROHIBITED COMMUNICATIONS. The Court has ordered that all persons and entities are (a) prohibited from providing notice, or initiating communications with, Class Members, whether by written correspondence, notice, advertisements, Internet postings, or other media, concerning the Settlement or its terms without prior approval from the Court upon advance notice to Class Counsel and Counsel for the Defendants; and (b) prohibited from issuing, or causing to be issued, any public, mass, or generalized communications about the Settlement or its terms without prior approval of the Court and/or the express written consent of Plaintiff and Defendants. The exact terms of the orders are set forth in the Order, a copy of which is available from the Clerk of Court or Plaintiffs' Counsel, as set forth in Section X below.

X. HOW CAN YOU GET ADDITIONAL INFORMATION ABOUT THE ACTION, THE PROPOSED SETTLEMENT, THE SETTLEMENT AGREEMENT, OR THE NOTICE?

The description of the Action, the Settlement and the Settlement Agreement that are contained in this Notice are only a general summary. In the event of a conflict between this Notice and the Settlement Agreement, the terms of the Settlement Agreement shall control. All papers filed in this case, including the full Settlement Agreement, are available for you to inspect and copy (at your cost) at the office of the Clerk of Court, United States District Court for the Northern District of Illinois, Everett McKinley Dirksen Building, United States Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604, during regular business hours. A copy of the Settlement Agreement, Order and Second Amended Complaint also may be obtained from Plaintiffs' Counsel by contacting him at the address or telephone number set forth in Section XI below.

Any questions concerning this Notice, the Settlement Agreement, or the Settlement also may be directed to Plaintiff's Counsel in writing at the address set forth in Section XI below or by calling the telephone number listed in Section XI below.

You may also seek the advice and counsel of your own attorney, at your own expense, if you desire.

Additional copies of this Notice can be obtained from the Settlement Administrator upon written request.

DO NOT WRITE OR TELEPHONE THE COURT, THE CLERK'S OFFICE, THE DEFENDANTS OR DEFENDANTS' COUNSEL IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE, THE SETTLEMENT, OR THE SETTLEMENT AGREEMENT.

XI. WHAT ARE THE ADDRESSES YOU MAY NEED?

Plaintiff's Counsel:

Keith J. Keogh, Esq.
THE LAW OFFICES OF KEITH J. KEOGH, LTD.
227 W. Monroe Street, Suite 2000
Chicago, IL 60606
(312) 726-1092

Defendants' Counsel:

Brooks R. Brown
GOODWIN PROCTER LLP
10250 Constellation Boulevard
Los Angeles, CA 90067
(310) 788-5100

Howard L. Teplinsky
OTTENHEIMER TEPLINSKY ROSENBLOOM, LLC
750 Lake Cook Rd., Suite 140
Buffalo Grove, IL 60089
(847) 520 -9400

Settlement Administrator:

Countrywide FDCPA Settlement Administration
P.O. Box 487
Birmingham, AL 35201-0487

XI. WHAT INFORMATION MUST YOU INCLUDE IN ANY DOCUMENT THAT YOU SEND REGARDING THE ACTION

In sending any document to the Settlement Administrator, to the Court, to Plaintiff's Counsel, or to Defendants' Counsel, it is important that both your envelope and any documents inside contain the following case name and identifying number: *Bilek v. Countrywide Bank, FSB*, Case No. 08-C-498. In addition, you must include your full name, address, and a telephone number at which you can be reached.

XII. WHAT ARE IMPORTANT DEADLINES YOU SHOULD KNOW?

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| June 15, 2009 | All OPT OUTS must be POSTMARKED and mailed to the Settlement Administrator. |
| June 15, 2009 | MOTIONS TO INTERVENE must be FILED in Court and sent to Plaintiff's Counsel and Defendants' Counsel. |
| June 15, 2009 | All OBJECTIONS must be FILED in Court and sent to Plaintiff's Counsel and Defendants' Counsel. |
| July 1, 2009 | All NOTICES OF APPEARANCES must be FILED in Court and sent to Plaintiff's Counsel and Defendants' Counsel. |
| July 8, 2009 | COURT APPROVAL HEARING. |

/s/ The Honorable Joan B. Gotschall
UNITED STATES DISTRICT JUDGE

Dated: April 16, 2009

ADDENDUM

As provided for in Section IV(D) of the Notice, the terms of the Release, as embodied in Paragraphs 4.01 and 4.02 of the Settlement Agreement, are reproduced below:

IV. RELEASE

4.01 Upon Final Approval, and in consideration of the promises and covenants set forth in this Agreement, (i) Representative Plaintiff and each Class Member who is not a Successful Opt-Out, and each of their respective spouses, children, executors, representatives, guardians, wards, heirs, estates, successors, predecessors, next friends, joint tenants, tenants in common, tenants by the entirety, co-borrowers, co-obligors, co-debtors, legal representatives, attorneys, agents and assigns, and all those who claim through them or who assert claims (or could assert claims) on their behalf (including the government in the capacity as parens patriae or on behalf of creditors or estates of the releasees), and each of them (collectively and individually, the "Releasing Persons"), and (ii) Class Counsel and each of their past and present law firms, partners, or other employers, employees, agents, representatives, successors, or assigns (the "Counsel Releasing Parties") will be deemed to have completely released and forever discharged the Released Persons from any and all past, present and future claims, counterclaims, lawsuits, set-offs, costs, losses, rights, demands, charges, complaints, actions, causes of action, obligations, or liabilities of any and every kind, including without limitation (i) those known or unknown or capable of being known, and (ii) those which are unknown but might be discovered or discoverable based upon facts other than or different from those facts known or believed at this time, including facts in the possession of and concealed by any Released Person, and (iii) those accrued, unaccrued, matured or not matured, all from the beginning of the world until today (collectively, the "Released Rights"), that arise out of in any way relate or pertain to (a) Released Rights that were asserted, or attempted to be asserted, or could have been asserted in the Action; (b) the charging and/or collection of Payoff Statement Fees and/or Recording Fees; (c) the charging and/or collection of any Payoff Statement Fee and/or Recording Fee in amount in excess of the sums secured by the security instrument given by a Class Member as part of Loan; (d) written and oral disclosures, representations, omissions, or statements concerning Payoff Statement Fees and/or Recording Fees; and (e) any violation and/or alleged violation of state and federal law, whether common law or statutory, arising from or relating to the conduct and/or omissions described in Paragraph 4.01(a)-(e) above. This Release shall be included as part of any judgment, so that all released claims and rights shall be barred by principles of res judicata, collateral estoppel, and claim and issue preclusion.

4.02 Representative Plaintiff and each of the Class Releasing Parties acknowledges that he or she may hereafter discover facts other than or different from those that he or she knows or believes to be true with respect to the subject matter of the claims released pursuant to the terms of paragraph 4.01, but each of those individuals expressly agree that, upon entry of the final judgment contemplated by this Settlement Agreement, he and she shall have waived and fully, finally, and forever settled and released any known or unknown, suspected or unsuspected, asserted or unasserted, contingent or non-contingent claim with respect to the claims released pursuant to paragraph 4.01, whether or not concealed or hidden, without regard to subsequent discovery or existence of such different or additional facts.

Countrywide FDCPA Settlement Administration
P.O. Box 487
Birmingham, AL 35201-0487