

1. Consumer Creditor FAQs

Did Ditech go out of business and what happened to my loan?

Ditech wound down its operations and no longer services any loans. The company now servicing your loan and the address that you send payments have changed. You should have received written notice when your loan transferred to a new servicing company. Communications and payments for your loan should be sent to the new servicing company.

You should have been provided with 15 days advance notice when the servicing of your loan was transferred to a new company. Most of the loan servicing rights were purchased by New Residential Investment Management, LLC (NewRez) The servicing companies for the new owner include the following companies: LoanCare, LLC, Shellpoint Mortgage Servicing, Select Portfolio Services and Specialized Loan Servicing. If you have not received notice that your loan has transferred, contact NewRez and/or one of the loan servicers identified below to find more information about your account. ***Be sure to have your Ditech loan number, property address and name(s) on the account available prior to contacting:***

NewRez: 1-866-317-2347 or website www.newrez.com

LoanCare: 1-800-410-1091 or website www.myloancare.com

Shellpoint: 1-800-365-7107 or website www.shellpointmtg.com

Select Portfolio Services: 1-800-258-8602 or website www.spservicing.com

Specialized Loan Servicing: 1-800-315-4757 or website www.sls.net

Reverse Mortgage Solutions (RMS) has been reorganized and continues under new ownership. You can contact RMS at 888-918-1110 or at rmsnav.com/contact-us.

How can I obtain more information about the bankruptcy?

More information about the bankruptcy process can be found on a separate website administered by the claims agent, Epiq, at <https://dm.epiq11.com/case/ditech/info>.

Who is Epiq?

Epiq Corporate Restructuring, LLC, is the Claims, Noticing, and Balloting Agent for Ditech Holding Corporation and the affiliated debtors.

2. Transfer of Loans or Loan Information/Requests

How did the bankruptcy and sale affect my loan?

For Ditech loans, the terms of your loan did not change due to the change in ownership of your loan, but the company now servicing your loan and the address that you send payments to has changed. Any questions related to your loan should be directed to your new servicer.

For RMS loans, the terms of your loan did not change due to the change in ownership of your loan. If you have a term or tenure payment plan, you will continue to receive monthly payments. If you have a line of credit, you will still have access to those funds. Any questions related to your loan should be directed to RMS.

Do I still have to make my loan payments?

Yes. The bankruptcy and sale did not affect your obligation to make your loan payments. However, the company now servicing your loan and the address that you send payments have changed.

What will happen with my Escrow Account? All escrow account balances have transferred to the new servicer. Please check with your current loan servicer regarding the status of your escrow account.

What will happen with the Insurance Funds related to my loan with Ditech?

All insurance funds should have transferred to the new servicer. Please check with your current loan servicer regarding the status of insurance funds.

If I am in foreclosure or behind on payments will Ditech help me?

Ditech's bankruptcy did not stop the foreclosure of your home if you are behind on payments. If you are behind on payments or facing foreclosure, you should contact your current mortgage servicer. You may also want to contact a lawyer for legal advice.

What if I didn't receive notice of the servicing transfer?

Ditech has wound down its operations and is no longer servicing any loans. If you did not receive a notice of servicing transfer, contact NewRez and/or one of the loan servicing companies listed above. ***Be sure to have your Ditech loan number, property address and name(s) on the account available prior to contacting.***

What if the servicers listed above do not have my loan?

If you have contacted the servicing companies above and they are not servicing your loan, please reach out to ditechstateinquiries@ditech.com and the Ditech estate will provide a copy of the notice of service transfer letter.

My loan was recently transferred from Ditech to another company. What do I do if there are problems with my account?

You should contact your current servicer and explain the problem. You can send a letter, called a Notice of Error. Include your name, property address, and loan number, and explain what you think is wrong with your account. You can also ask for information about your account, like a payment history, that can help you understand what is wrong. The servicer must acknowledge the letter within 5 business days and generally respond within 30 business days.

I made payments to Ditech after my loan transferred to a different company. Will these payments be refunded?

As Ditech is no longer servicing any loans, you will want to contact your new servicing company or one of the entities below and they will be able to research. For up to 60 days post transfer, checks received are forwarded to the new servicer. Checks received more than 60 days post transfer are returned to the remitter. Contact information for new servicers is provided below:

NewRez: 1-866-317-2347 or website www.newrez.com

LoanCare: 1-800-410-1091 or website www.myloancare.com

Shellpoint: 1-800-365-7107 or website www.shellpointmtg.com

Select Portfolio Services: 1-800-258-8602 or website www.spservicing.com

Specialized Loan Servicing: 1-800-315-4757 or website www.sls.net

I sent a Request for Information to Ditech and it was returned as undeliverable. How do I get information, like a payment history, from Ditech?

Ditech is no longer servicing any loans. All historical loan information was transferred to the new servicer. Contact your new servicer regarding any information requests regarding your loan.

Can the Consumer Representative review my account to see if there is a mistake?

The Consumer Representative appointed by the court can facilitate corrections of account errors. However, you must be able to identify a specific error in your account that needs to be corrected. The Consumer Representative will not generally review accounts for unknown errors. You can contact the Consumer Representative by email at info@ditech-settlement.com, by phone at 877-783-6297, or by mail at Ditech Holding Corp. Consumer Creditor recovery trust, P.O. Box 1607, Blue Bell, PA 19422. The Consumer Representative cannot provide legal advice.

3. Lien Release for Chattel/Satisfaction of Mortgage

What do I do if I need a lien release for a mobile home from Ditech?

If you are requesting a lien release for a mobile home from Ditech, please provide the following information to assist with your request.

- a. Account Number
- b. First, Middle and Last name of all borrowers on the loan
- c. Date of Birth of all borrowers on the loan
- d. Last 4 of SSN for all borrowers on the loan
- e. VIN #, Make, Model or Serial # if available.

If you are an unauthorized 3rd party (Such as title company or new owner of mobile home), the following will be needed in addition to above:

- a. Written Authorization which must be executed by all borrowers on the ditech account
- b. Written Authorization must be dated within the past 90 days
- c. Written Authorization must state that ditech is authorized to provide a release to the requestor. Please note: Authorizations for payoff information are not sufficient

How do I obtain a replacement title when the original has been lost?

Ditech does not have the ability to issue or obtain duplicate titles. If the lien has already been removed from the title, the customer will need to contact the DMV or appropriate titling agency to obtain the required forms and instructions on how to order a duplicate title.

If the lien is still recorded against the mobile home, the customer will need to submit a request for a lien release and then work with the DMV to obtain clear title.

Where do I submit my request for a mobile home lien release?

Requests should be sent to ditechstateinquiries@ditech.com

What do I do if I need a satisfaction of mortgage?

If you are requesting a satisfaction of mortgage for a ditech loan, please provide the following information to assist with your request.

- a. Account Number
- b. First, Middle and Last name of all borrowers on the loan
- c. Date of Birth of all borrowers on the loan
- d. Last 4 of SSN for all borrowers on the loan
- e. Property Address
- f. Any relevant information pertaining to the release (ie payoff date)

If you are an unauthorized 3rd party(Such as title company), the following will be needed in addition to above:

- a. Written Authorization which must be executed by all borrowers on the ditech account
- b. Written Authorization must be dated within the past 90 days
- c. Written Authorization must state that ditech is authorized to provide a release to the requestor. Please note: Authorizations for payoff information are not sufficient

If you are a title company or legal representation for borrower, please provide prepared recording document for ditech to execute once release request has been accepted.

Where do I submit my request for a satisfaction of mortgage?

Requests should be sent to ditechstateinquiries@ditech.com

4. Year End Tax Reporting

What do I do if I need IRS Form 1098 or other tax documents from Ditech?

Contact your new servicer and they will have copies of all applicable tax documents previously produced by Ditech. Ditech will not provide copies of tax documents for loans that have been transferred.

If your loan was not transferred to another servicer and you are seeking a copy of applicable tax documents, please email ditechstateinquiries@ditech.com to request a copy to be mailed to you.

5. Claim Information

Can I file a claim for something Ditech or RMS did before the bankruptcy?

The deadline for consumer borrowers to file pre-petition claims for something Ditech or RMS did before they filed for bankruptcy was June 3, 2019.

Do I have an administrative expense claim?

We cannot tell you whether you have an administrative expense claim. An administrative expense claim is for legal claims or money Ditech or RMS owe you because of something Ditech or RMS did during the bankruptcy, which began on February 11, 2019 and ended September 30, 2019. The deadline for filing administrative expense claims was November 11, 2019.

Can I amend a claim after the claims Bar Date?

Epiq will continue to process claim amendments, but untimely amendments are subject to objection and ultimately to disallowance.

How do I file a claim?

Proof of claim forms and other information about the claims process is available at the following website: <https://dm.epiq11.com/case/DIT/info>.

What is the process once my proof of claim is filed?

Once the proofs of claim are filed, the Ditech estate or Consumer Representative appointed in the bankruptcy process will review the claims to confirm whether it believes each claim has legal merit. If the Ditech estate or Consumer Representative do not find that a claim has legal merit, it will file an objection to the claim with the Court. In order to timely receive any Notice of Objection or other information related to your claim(s), it is imperative that you keep your address current with Epiq by providing any address changes to ditech@epiglobal.com or contacting Epiq at 866-486-4809 toll free from within the United States and 503-597-7698 from outside the United States. If you receive a Notice of Objection you will still have an opportunity to provide a response to the Notice by filing a response with the Court. It is important that you carefully read the Notice of Objection and follow the instructions in the notice. If you do not respond to the Objection, your claim will be disallowed.

What if I moved after I filed a claim?

In order to timely receive any Notice of Objection or other information related to your filed claim(s), it is imperative that you keep your address current with Epiq by providing any address changes to ditech@epiglobal.com or contacting Epiq at 866-486-4809 toll free from within the United States and 503-597-7698 from outside the United States.

When will I get my money from the Consumer Settlement Fund?

Distributions from the consumer settlement fund will not be made until all the claims have been determined. Only those with allowed claims will be eligible for distribution from the fund. The settlement and confirmed chapter 11 plan specify a certain order of payments from the consumer settlement fund, therefore it is possible that even those with allowed claims may receive nothing or only a portion of their claim. This process normally takes several months, but can also last longer. At the earliest, we expect funds will be distributed in late 2020 or early 2021

7. I still have questions. Who should I contact?

For more information about consumer creditor claims, please call 877-783-6297.

Additional information about the bankruptcy and restructuring process is available on the Claims Agent (Epiq) website, <https://dm.epiq11.com/ditech>.

Information about the settlement and claims review process is available on the Consumer Representative's website, <http://ditech-settlement.com/>.