

YOU MAY BE ELIGIBLE TO OBTAIN AN AWARD WITH A MEDIAN VALUE OF APPROXIMATELY \$385.00, THOUGH YOUR ACTUAL AWARD MAY BE HIGHER OR LOWER THAN THE MEDIAN VALUE, AS A MEMBER OF A CLASS ACTION IN FEDERAL COURT COMPRISED OF PERSONS WHO ENTERED INTO RESIDENTIAL MORTGAGES OR SECURITY AGREEMENTS WITH HSBC MORTGAGE CORPORATION (USA) OR HSBC BANK USA, N.A. (TOGETHER, “HSBC”), AND WHO WERE ASSESSED FEES BY HSBC FOR PROPERTY INSPECTIONS AND/OR BROKER PRICE OPINIONS. A CLASS ACTION SETTLEMENT HAS BEEN PROPOSED THAT IS SUBJECT TO COURT APPROVAL AND MAY AFFECT YOUR LEGAL RIGHTS.

You can obtain full notice of the class action and the proposed settlement, determine if you are a class member and the settlement amount you may be eligible for, and file a claim for that amount (using the unique ID number on the front of this notice) by visiting www.MortgageDefaultSettlement.com (the “Settlement Website”) or by requesting this information from the Settlement Administrator by mail, e-mail, or phone as follows:

HSBC Mortgage Settlement Administrator, P.O. Box 58236, Philadelphia, PA 19102
(877) 720-6290, info@MortgageDefaultSettlement.com

YOU MUST TIMELY ACT TO PROTECT YOUR RIGHTS. You may exclude yourself from the proposed class by filing a written request for exclusion by April 8, 2020. You may object to the proposed settlement, Class Counsel’s request for Class Counsel Fees or the Class Representative’s request for a Service Award by filing a written objection by April 8, 2020. You may claim a settlement amount, if eligible, by filing a Proof of Claim by April 8, 2020. A full explanation of these options and details for such submissions are available on the Settlement Website or from the Settlement Administrator. **If you fail to timely act, you will be bound by the proposed settlement (including the release of defendants), if approved by the Court, but not eligible to receive any settlement amount.**

HSBC Mortgage Settlement Administrator

P.O. Box 58236

Philadelphia, PA 19102

NOTICE OF PROPOSED CLASS ACTION SETTLEMENT

<<Barcode>>

<<00 ID>><<Confirmation Code:12345>>

<<Name1>> <<Name2>>

<<Address1>>

<<Address2>>

<<City>> <<State>> <<Zip>>