

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA

---

CONSUMER FINANCIAL PROTECTION )  
BUREAU, )  
1700 G Street, NW )  
Washington, DC 20552 )

13-cv-2025 (RMC)

THE STATE OF ALABAMA, )  
Alabama Attorney General's Office )  
501 Washington Avenue )  
Montgomery, AL 36130 )

THE STATE OF ALASKA, )  
Alaska Attorney General's Office )  
1031 W. 4<sup>th</sup> Avenue, Ste. 200 )  
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1275 W. Washington )  
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THE STATE OF ARKANSAS, )  
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)  
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Office of the Attorney General )  
3507 E. Frontage Road, Suite 325 )  
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)  
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Georgia Department of Law )  
40 Capitol Square, S.W. )  
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THE STATE OF HAWAII, )  
Department of the Attorney General )  
425 Queen Street )  
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THE STATE OF IDAHO, )  
Office of the Idaho Attorney General )  
700 W. Jefferson St. )  
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Boise, ID 83720-0010 )  
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Indiana Office of the Attorney General )  
302 West Washington St., IGCS 5th Fl. )  
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1305 E. Walnut St. )  
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)  
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Topeka, KS 66612 )

THE COMMONWEALTH  
OF KENTUCKY,  
Office of the Attorney General of Kentucky  
State Capitol, Suite 118  
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Burton Cross Office Building, 6th Floor  
111 Sewall Street  
Augusta, ME 04330

THE STATE OF MARYLAND,  
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200 Saint Paul Place  
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Michigan Department of Attorney General  
525 W. Ottawa Street  
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Mississippi Attorney General's Office  
Post Office Box 22947  
Jackson, MS 39225-2947

THE STATE OF MISSOURI,	)
Missouri Attorney General's Office	)
PO Box 899	)
Jefferson City, MO 65102	)
	)
THE STATE OF MONTANA,	)
Montana Department of Justice	)
215 N. Sanders	)
Helena MT 59624	)
	)
THE STATE OF NEBRASKA,	)
Office of the Attorney General	)
2115 State Capitol	)
Lincoln, NE 68509-8920	)
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THE STATE OF NEVADA,	)
Nevada Office of the Attorney General	)
100 North Carson Street	)
Carson City, NV 89701	)
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THE STATE OF NEW HAMPSHIRE,	)
New Hampshire Department of Justice	)
33 Capitol Street	)
Concord, NH 03301	)
	)
THE STATE OF NEW JERSEY,	)
New Jersey Attorney General's Office	)
124 Halsey Street – 5th Floor	)
P.O. Box 45029	)
Newark, NJ 07101	)
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THE STATE OF NEW MEXICO,	)
Office of the New Mexico Attorney General	)
PO Drawer 1508	)
Santa Fe, NM 87504-1508	)
	)
THE STATE OF NEW YORK,	)
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Attorney General	)
120 Broadway	)
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	)
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North Carolina Department of Justice	)
P.O. Box 629	)
Raleigh, NC 27602	)

THE STATE OF NORTH DAKOTA,  
Office of the Attorney General  
Gateway Professional Center  
1050 E Interstate Ave, Ste. 200  
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THE STATE OF OHIO,  
Ohio Attorney General's Office  
30 E. Broad St., 15th Floor  
Columbus, OH 43215

THE STATE OF OREGON,  
Oregon Department of Justice  
1515 SW 5th Avenue, Ste. 410  
Portland, OR 97201

THE COMMONWEALTH  
OF PENNSYLVANIA,  
Office of the Attorney General  
16th Floor, Strawberry Square  
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THE STATE OF RHODE ISLAND,  
Rhode Island Department  
of Attorney General  
150 South Main Street  
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South Carolina Attorney General's Office  
1000 Assembly Street, Room 519  
Columbia, SC 29201

THE STATE OF SOUTH DAKOTA,  
South Dakota Attorney General's Office  
1302 E. Highway 14, Suite 1  
Pierre, SD 57501

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Office of the Tennessee Attorney General  
425 Fifth Avenue North  
Nashville, TN 37243-3400

THE STATE OF TEXAS, )  
Texas Attorney General's Office )  
401 E. Franklin Avenue, Suite 530 )  
El Paso, TX 79901 )  
)  
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Division of Consumer Protection )  
Utah Attorney General's Office )  
350 North State Street, #230 )  
Salt Lake City, UT 84114-2320 )  
)  
THE STATE OF VERMONT, )  
Office of the Attorney General )  
109 State Street )  
Montpelier, VT 05609 )  
)  
THE COMMONWEALTH OF VIRGINIA, )  
Office of the Virginia Attorney General )  
900 East Main Street )  
Richmond, VA 23219 )  
)  
THE STATE OF WASHINGTON, )  
Washington State Attorney General's Office )  
1250 Pacific Avenue, Suite 105 )  
PO Box 2317 )  
Tacoma, WA 98402-4411 )  
)  
THE STATE OF WEST VIRGINIA, )  
West Virginia Attorney General's Office )  
State Capitol, Room 26E )  
Charleston, WV 25305-0220 )  
)  
THE STATE OF WISCONSIN, )  
Wisconsin Department of Justice )  
Post Office Box 7857 )  
Madison, WI 53707-7857 )  
)  
THE STATE OF WYOMING, and )  
Wyoming Attorney General's Office )  
123 State Capitol Bldg. )  
Cheyenne, WY 82002 )  
)  
THE DISTRICT OF COLUMBIA, )  
Office of the Attorney General )  
441 Fourth Street, N.W. )  
Washington, DC 20001 )

	)
	)
	)
Plaintiffs,	)
	)
v.	)
	)
OCWEN FINANCIAL CORPORATION,	)
	)
and OCWEN LOAN SERVICING, LLC,	)
	)
Defendants.	)
<hr/>	

**CONSENT JUDGMENT**

WHEREAS, Plaintiffs, the Consumer Financial Protection Bureau (the “CFPB” or “Bureau”), and the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming, the Commonwealths of Kentucky, Massachusetts, Pennsylvania and Virginia, and the District of Columbia (collectively, “Plaintiff States”) filed their complaint on December 19, 2013, alleging that Ocwen Financial Corporation and Ocwen Loan Servicing, LLC (collectively, “Defendant” or “Ocwen”) violated, among other laws, the Unfair and Deceptive Acts and Practices laws of the Plaintiff States and the Consumer Financial Protection Act of 2010.

WHEREAS, the parties have agreed to resolve their claims without the need for litigation;

WHEREAS, Defendant has consented to entry of this Consent Judgment without trial or adjudication of any issue of fact or law and to waive any appeal if the Consent Judgment is entered as submitted by the parties;

WHEREAS, Defendant, by entering into this Consent Judgment, does not admit the allegations of the Complaint other than those facts deemed necessary to the jurisdiction of this Court;

WHEREAS, the intention of the Consumer Financial Protection Bureau and the States in effecting this settlement is to remediate harms allegedly resulting from the alleged unlawful conduct of the Defendant;

WHEREAS, the State Mortgage Regulators are entering into a Settlement Agreement and Consent Order with Ocwen to resolve the findings identified in the course of multi-state and concurrent independent examinations of Ocwen, as well as examinations of Litton Loan Servicing, LP and Homeward Residential, Inc., which were subsequently acquired by Ocwen.

AND WHEREAS, Defendant has agreed to waive service of the complaint and summons and hereby acknowledges the same;

NOW THEREFORE, without trial or adjudication of issue of fact or law, without this Consent Judgment constituting evidence against Defendant, and upon consent of Defendant, the Court finds that there is good and sufficient cause to enter this Consent Judgment, and that it is therefore ORDERED, ADJUDGED, AND DECREED:

#### **I. JURISDICTION**

1. This Court has jurisdiction over the subject matter of this action pursuant to 28 U.S.C. §§ 1331, 1345, and 1367, and under 12 U.S.C. § 5565, and over Defendant. The



Complaint states a claim upon which relief may be granted against Defendant. Venue is appropriate in this District pursuant to 28 U.S.C. § 1391(b)(2) and 12 U.S.C. § 5564(f).

## **II. APPLICABILITY**

2. Defendant's obligations as set forth in this Consent Judgment and the attached Exhibits shall apply equally and fully to Defendant regardless of whether Defendant is servicing residential mortgages as a servicer or subservicer.

## **III. SERVICING STANDARDS**

3. Defendant shall comply with the Servicing Standards, attached hereto as Exhibit A, in accordance with their terms and Section A of Exhibit D, attached hereto.

## **IV. FINANCIAL TERMS**

4. *Payments to Foreclosed Borrowers and Administration Costs.* Ocwen shall pay or cause to be paid the sum of \$127.3 million (the "Borrower Payment Amount") into an interest bearing escrow account established for this purpose by the State members of the Monitoring Committee within 10 days of receiving notice from the State members of the Monitoring Committee that the account is established. The State members of the Monitoring Committee and the Administrator appointed under Exhibit B will use the funds in this account to provide cash payments to borrowers whose homes were sold in a foreclosure sale between and including January 1, 2009, and December 31, 2012, and who otherwise meet criteria set forth by the Monitoring Committee, and to pay the reasonable costs and expenses of the Administrator, including taxes and fees for tax counsel, if any. Ocwen shall also pay or cause to be paid any additional amounts necessary to pay claims, if any, of borrowers whose data is provided to the Administrator by Ocwen after Defendant warrants that the data is complete and accurate pursuant

to Paragraph 3 of Exhibit B. The Borrower Payment Amount shall be administered in accordance with the terms set forth in Exhibit B.

5. *Consumer Relief.* Defendant shall provide \$2 billion of relief to consumers who meet the eligibility criteria in the forms and amounts described in Exhibit C, to remediate harms allegedly caused by the alleged unlawful conduct of Defendant. Defendant shall receive credit towards such obligation as described in Exhibit C.

#### **V. ENFORCEMENT**

6. The Servicing Standards and Consumer Relief Requirements, attached as Exhibits A and C, are incorporated herein as the judgment of this Court and shall be enforced in accordance with the authorities provided in the Enforcement Terms, attached hereto as Exhibit D.

7. The Parties agree that Joseph A. Smith, Jr. shall be the Monitor and shall have the authorities and perform the duties described in the Enforcement Terms.

8. Within fifteen (15) days of the Effective Date of this Consent Judgment, the Plaintiffs shall designate an Administration and Monitoring Committee (the "Monitoring Committee") as described in the Enforcement Terms. The Monitoring Committee shall serve as the representative of the Plaintiffs in the administration of all aspects of this Consent Judgment and the monitoring of compliance with it by the Defendant.

#### **VI. RELEASES**

9. The CFPB and Defendant have agreed, in consideration for the terms provided herein, for the release of certain claims and remedies as provided in the CFPB Release, attached hereto as Exhibit E. CFPB and Defendant have also agreed that certain claims and remedies are

not released, as provided in Paragraph C of Exhibit E. The releases contained in Exhibit E shall become effective upon payment of the Borrower Payment Amount by Defendant.

10. The Plaintiff States and Defendant have agreed, in consideration for the terms provided herein, for the release of certain claims and remedies as provided in the State Release, attached hereto as Exhibit F. The Plaintiff States and Defendant have also agreed that certain claims and remedies are not released, as provided in Section IV of Exhibit F. The releases contained in Exhibit F shall become effective upon payment of the Borrower Payment Amount by Defendant.

## **VII. OTHER TERMS**

11. The Consumer Financial Protection Bureau and any State Party may withdraw from the Consent Judgment and declare it null and void with respect to that party if Ocwen fails to make any payment required under this Consent Judgment and such non-payment is not cured within thirty (30) days of written notice by the party, except that the Released Parties, as defined in Exhibits E and F, other than Ocwen, are released upon the payment of the Borrower Payment Amount, at which time this nullification provision is only operative against Ocwen.

12. This Court retains jurisdiction for the duration of this Consent Judgment to enforce its terms. The parties may jointly seek to modify the terms of this Consent Judgment, subject to the approval of this Court. This Consent Judgment may be modified only by order of this Court.

13. In addition to the provisions of paragraph 12, and in accordance with the terms set forth in Exhibit D, any Plaintiff State may also bring an action to enforce the terms of this Consent Judgment in the enforcing Plaintiff's state court. Ocwen agrees to submit to the jurisdiction of any such state court for purposes of a Plaintiff State's enforcement action.

14. The Effective Date of this Consent Judgment shall be the date on which the Consent Judgment has been entered by the Court and has become final and non-appealable. An order entering the Consent Judgment shall be deemed final and non-appealable for this purpose if there is no party with a right to appeal the order on the day it is entered.

15. This Consent Judgment shall remain in full force and effect for three years from the date it is entered ("the Term"), at which time Defendant's obligations under the Consent Judgment shall expire, except that pursuant to Exhibit D, Defendant shall submit a final Quarterly Report for the last quarter or portion thereof falling within the Term and cooperate with the Monitor's review of said report, which shall conclude no later than six months after the end of the Term. Defendant shall have no further obligations under this Consent Judgment six months after the expiration of the Term, but the Court shall retain jurisdiction for purposes of enforcing or remedying any outstanding violations that are identified in the final Monitor Report and that have occurred but not been cured during the Term. The expiration of this Consent Judgment shall not affect any Releases.

16. Each party to this litigation will bear its own costs and attorneys' fees.

17. Nothing in this Consent Judgment shall relieve Defendant of its obligation to comply with applicable state and federal law.

18. The sum and substance of the parties' agreement and of this Consent Judgment are reflected herein and in the Exhibits attached hereto. In the event of a conflict between the terms of the Exhibits and paragraphs 1-17 of this summary document, the terms of the Exhibits shall govern.

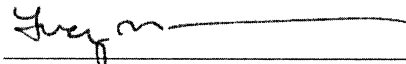
SO ORDERED this 26 day of February, 2014



UNITED STATES DISTRICT JUDGE

Date: 12/19/13


For the Consumer Financial Protection Bureau

A handwritten signature in cursive script, appearing to read "Lucy Morris", written over a horizontal line.

Lucy Morris  
Deputy Enforcement Director  
Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20552  
lucy.morris@cfpb.gov  
202-435-7154

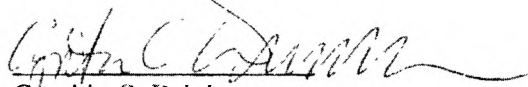
Date 12/10/13

For the State of Alabama:

  
\_\_\_\_\_  
Noel S. Barnes  
Assistant Attorney General  
501 Washington Avenue  
PO Box 300152  
Montgomery, Alabama 36130  
[nbarnes@ago.state.al.us](mailto:nbarnes@ago.state.al.us)  
(334) 353-9196

Date 12/12/13

For the State of Alaska:

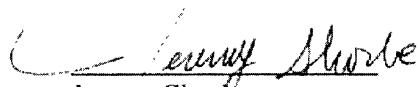
A handwritten signature in cursive script, appearing to read "Cynthia C. Drinkwater", written over a horizontal line.

Cynthia C. Drinkwater  
Sr. Assistant Attorney General  
Alaska Department of Law  
1031 W. 4<sup>th</sup> Avenue, Ste. 200  
Anchorage, AK 99501  
[Cynthia.Drinkwater@alaska.gov](mailto:Cynthia.Drinkwater@alaska.gov)  
(907) 269-5200



Date 12/12/13

For the State of Arizona:

A handwritten signature in cursive script, appearing to read "Jeremy Shorbe", is written over a horizontal line.

Jeremy Shorbe

Assistant Attorney General

400 W. Congress Street, Suite S315

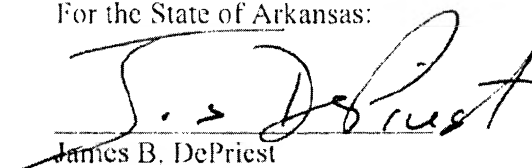
Tucson, Arizona 85701

Jeremy.Shorbe@azag.gov

(520) 628-6504

Date 12/12/13

For the State of Arkansas:

A handwritten signature in black ink, appearing to read "J. B. DePriest", written over a horizontal line.

James B. DePriest

Deputy Attorney General

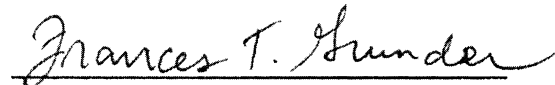
323 Center Street, Suite 500

jim.depriest@arkansasag.gov

(501)682-5028

Date: December 12, 2013

For the State of California:

A handwritten signature in cursive script, reading "Frances T. Grunder". The signature is written in dark ink and is positioned above a horizontal line.

Frances T. Grunder

Senior Assistant Attorney General

Office of the Attorney General

455 Golden Gate Avenue, Suite 11000

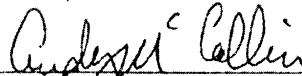
San Francisco, CA 94102

Frances.Grunder@doj.ca.gov

415-703-5500

Date: December 13, 2013

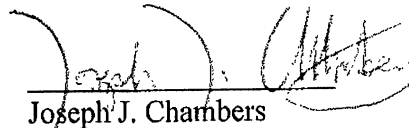
For the State of Colorado, *ex rel.*  
John W. Suthers, Attorney General:

A handwritten signature in cursive script, appearing to read "Andy McCallin", is written over a horizontal line.

Andy McCallin  
First Assistant Attorney General  
Consumer Protection Section  
Ralph L. Carr Colorado Judicial Center  
1300 Broadway – 7<sup>th</sup> Floor  
Denver, Colorado 80203  
Andrew.McCallin@State.CO.US  
(720) 508-6215

Date: December 12, 2013

For the State of Connecticut:

A handwritten signature in dark ink, appearing to read "Joseph J. Chambers", is written over a horizontal line.

Joseph J. Chambers  
Assistant Attorney General  
P.O. Box 120  
55 Elm Street  
Hartford, CT 06141-0120  
(860) 808-5270  
joseph.chambers@ct.gov

Date: 12/13/13

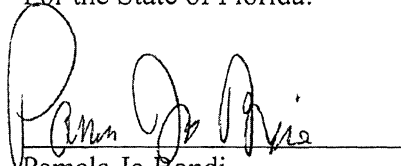
For the State of Delaware:

A handwritten signature in black ink, appearing to read "Matt Lintner", written over a horizontal line.

Matthew F. Lintner  
Director, Fraud and Consumer Protection Div.  
820 N. French Street, 5<sup>th</sup> Floor  
Wilmington, DE 19801  
Matthew.Lintner@state.de.us  
(302) 577-8935

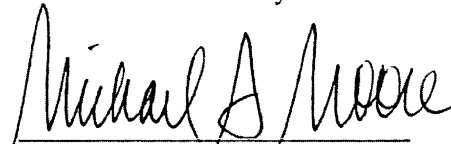
December 16<sup>th</sup>, 2013.

For the State of Florida:

A handwritten signature in black ink, appearing to read "Pamela Jo Bondi", written over a horizontal line.

Pamela Jo Bondi  
Attorney General  
The Capitol PL-01  
Tallahassee, FL 32399-1050  
Tel: 850-245-0140  
Fax: 850-413-0632

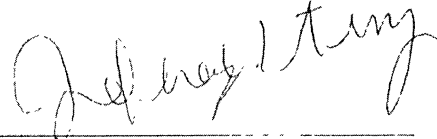
Office of the Attorney General

A handwritten signature in black ink, appearing to read "Michael A. Moore", written over a horizontal line.

Victoria A. Butler  
Assistant Attorney General  
Bureau Chief  
Michael G. Moore  
Senior Assistant Attorney General  
Tampa, Consumer Protection Division  
Office of the Attorney General, Pam Bondi  
3507 E. Frontage Road, Suite 325  
Tampa, FL 33607  
Tel: 813-287-7950  
Fax: 813-281-5515

Date December 16, 2013

For the State of Georgia:

A handwritten signature in cursive script, appearing to read "Jeffrey W. Stump", written in dark ink.

---

Jeffrey W. Stump  
Senior Assistant Attorney General  
Georgia Department of Law  
40 Capitol Square, SW  
Atlanta, Georgia 30334  
jstump@law.ga.gov  
(404) 656-3337



Date 12/11/13

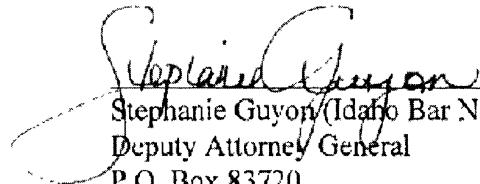
For the State of Hawaii:

A handwritten signature in black ink, appearing to read "Deborah Day Emerson", written over a horizontal line.

Deborah Day Emerson  
Supervising Deputy Attorney General  
425 Queen Street, Honolulu HI 96813  
Deborah.D.Emerson@Hawaii.Gov  
(808) 586-1180

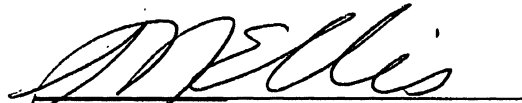
Date 12-10-13

For the State of Idaho

  
Stephanie Guyon (Idaho Bar No. 5989)  
Deputy Attorney General  
P.O. Box 83720  
Boise, ID 83720-0010  
[stephanie.guyon@ag.idaho.gov](mailto:stephanie.guyon@ag.idaho.gov)  
(208) 334-4135

Date 12/10/13

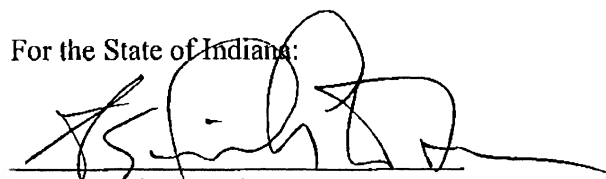
For the State of Illinois:

A handwritten signature in cursive script, appearing to read "S. N. Ellis", written over a horizontal line.

Susan N. Ellis  
Bureau Chief, Consumer Fraud  
Office of the Illinois Attorney General  
100 West Randolph Street  
Chicago, IL 60601  
sellis@atg.state.il.us  
312-814-3000

Date 12-11-13

For the State of Indiana:

A handwritten signature in black ink, appearing to read 'Abigail Kuzma', written over a horizontal line.

ABIGAIL LAWLIS KUZMA  
Director and Chief Counsel  
Consumer Protection Division  
Indiana Office of the Attorney General  
302 West Washington St., IGCS 5<sup>th</sup> Fl.  
Abigail.Kuzma@atg.in.gov  
Tel: 317-234-6843

Date: 12/17/13

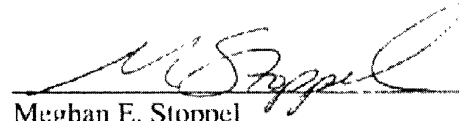
For the State of Iowa:

Patrick Madigan

Patrick Madigan  
Assistant Attorney General  
Iowa Attorney General's Office  
1305 East Walnut Street  
Des Moines, IA 50319  
Patrick.Madigan@Iowa.gov  
(515) 281-5926

Date 12/13/13

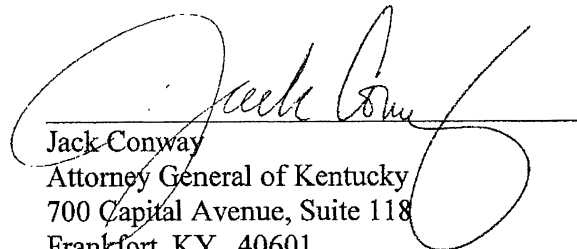
For the State of Kansas:

A handwritten signature in dark ink, appearing to read 'Meghan E. Stoppel', is written over a horizontal line.

Meghan E. Stoppel  
Assistant Attorney General  
Office of the Kansas Attorney General  
120 SW 10<sup>th</sup> Avenue, 2nd Floor  
Topeka, Kansas 66612  
Meghan.Stoppel@ksag.org  
(785) 296-3751

Date 12-10-2013

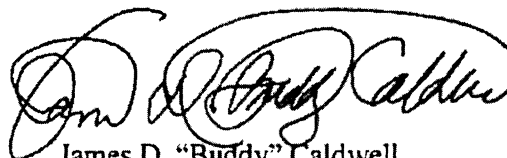
**For the Commonwealth of Kentucky:**



Jack Conway  
Attorney General of Kentucky  
700 Capital Avenue, Suite 118  
Frankfort, KY 40601  
susan.britton@ag.ky.gov  
502-696-5643

Date: December 13, 2013

For the State of Louisiana:

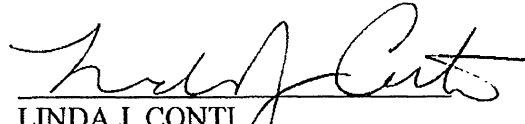
A handwritten signature in black ink, appearing to read "James D. 'Buddy' Caldwell". The signature is stylized with large, flowing loops and is positioned above the printed name and contact information.

James D. "Buddy" Caldwell  
Louisiana Attorney General  
Post Office Box 94005  
Baton Rouge, Louisiana 70804-9005  
E-mail: Caldwellb@ag.state.la.us  
Phone Number: 225-326-6705



Date 12/12/13

For the State of Maine

A handwritten signature in black ink, appearing to read 'Linda J. Conti', written over a horizontal line.

LINDA J. CONTI

Assistant Attorney General

Office of the Attorney General

6 State House Station

Augusta, Maine 04333-0006

Linda.conti@maine.gov

(207) 626-8591

Date December 13, 2013

For the State of Maryland:

A handwritten signature in cursive script, reading "Lucy A. Cardwell", is written over a horizontal line.

Lucy A. Cardwell  
Assistant Attorney General  
Consumer Protection Division  
Office of the Maryland Attorney General  
200 St. Paul Place  
Baltimore, MD 21202  
lcardwell@oag.state.md.us  
410-576-6337

Date December 17, 2013

For the Commonwealth of Massachusetts:



---

Glenn S. Kaplan  
Assistant Attorney General  
One Ashburton Place, 18<sup>th</sup> Floor  
Boston, MA 02108  
[Glenn.Kaplan@state.ma.us](mailto:Glenn.Kaplan@state.ma.us)  
617-963-2453  
D.C. Bar No. 429052

Date 12-13-13

For the State of Michigan:

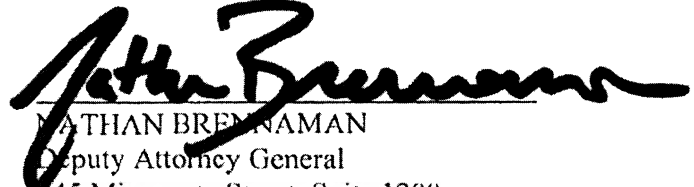
A handwritten signature in black ink, appearing to read "D.J. Pascoe", written over a horizontal line.

D.J. Pascoe  
Assistant Attorney General  
Corporate Oversight Division  
P.O. Box 30755  
Lansing, MI 48909  
pascoed1@michigan.gov  
(517) 373-1160

Date: December 13, 2013

For the State of Minnesota:

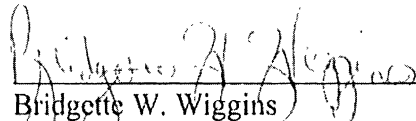
LORI SWANSON  
Attorney General  
State of Minnesota

A handwritten signature in black ink, appearing to read "Nathan Brenneman", is written over a horizontal line.

NATHAN BRENNAMAN  
Deputy Attorney General  
445 Minnesota Street, Suite 1200  
St. Paul, Minnesota 55101-2130  
nate.brenneman@ag.state.mn.us  
(651) 757-1415 (Voice)

Date: December 12, 2013

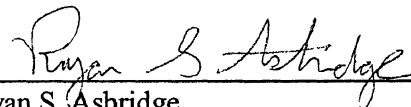
For the State of Mississippi:

A handwritten signature in dark ink, appearing to read "Bridgette W. Wiggins", is written over a horizontal line.

Bridgette W. Wiggins  
Special Assistant Attorney General  
Consumer Protection Division  
Post Office Box 22947  
Jackson, MS 39225  
bwill@ago.state.ms.us  
(601) 359-4279

Date 12/10/2013

For the State of Missouri:

A handwritten signature in cursive script, reading "Ryan S. Asbridge", is written over a horizontal line.

Ryan S. Asbridge  
Assistant Attorney General  
P.O. Box 899, Jefferson City, MO 65102  
ryan.asbridge@ago.mo.gov  
573-751-7677

Date: December 12, 2013

For the State of Montana:



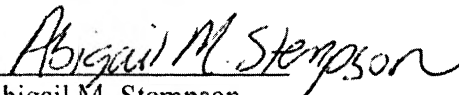
---

Chuck Munson  
Assistant Attorney General  
215 N. Sanders  
P.O. Box 201401  
Helena, MT 59620  
cmunson@mt.gov  
(406) 444-2026



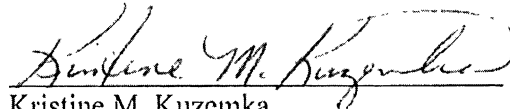
Date December 13, 2013

For the State of Nebraska:

  
Abigail M. Stempson  
Assistant Attorney General  
Chief, Consumer Protection Division  
2115 State Capitol  
Lincoln, NE 68509-8920  
abigail.stempson@nebraska.gov  
(402) 471-2683

Date 12/13/13

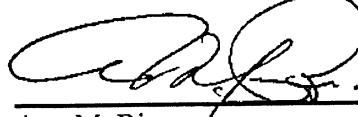
For the State of Nevada:

A handwritten signature in cursive script, appearing to read "Kristine M. Kuzemka", written over a horizontal line.

Kristine M. Kuzemka  
Senior Deputy Attorney General  
555 E. Washington Avenue, Suite 3900  
kkuzemka@ag.nv.gov  
(702) 486-3420

Date Dec. 12, 2013

For the State of New Hampshire:

A handwritten signature in black ink, appearing to read 'Ann M. Rice', is written over a horizontal line.

Ann M. Rice  
Deputy Attorney General  
33 Capitol Street, Concord, NH 03301  
Ann.Rice@doj.nh.gov  
603-271-1238

Date: December 12, 2013

JOHN J. HOFFMAN  
ACTING ATTORNEY GENERAL OF NEW JERSEY

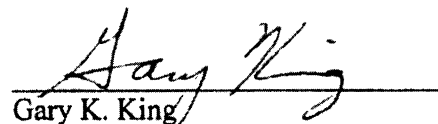
By: 

Lorraine K. Rak  
Deputy Attorney General  
Chief, Consumer Fraud Prosecution Section

124 Halsey Street – 5<sup>th</sup> Floor  
P.O. Box 45029  
Newark, New Jersey 07101  
[Lorraine.Rak@dol.lps.state.nj.us](mailto:Lorraine.Rak@dol.lps.state.nj.us)  
(973) 877-1280

Date 12/13/13

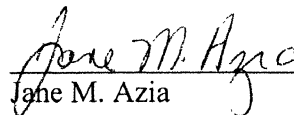
For the State of New Mexico

A handwritten signature in cursive script, appearing to read "Gary King", is written over a horizontal line.

Gary K. King  
Attorney General  
408 Galisteo Street  
Santa Fe, NM 87501  
Gking@nmag.gov  
(505) 827-5843

December 10, 2013

For the State of New York

A handwritten signature in cursive script, appearing to read "Jane M. Azia", is written over a horizontal line.

Jane M. Azia

Bureau Chief

Bureau of Consumer Frauds & Protection

Office of the New York State Attorney

General

120 Broadway

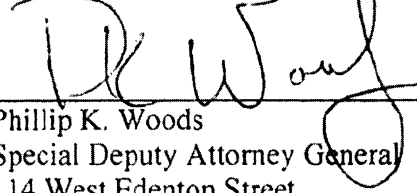
New York, NY 10271

Jane.azia@ag.ny.gov

(212) 416-8727

December 11, 2013

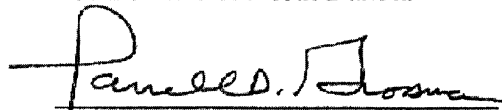
For the State of North Carolina:

A handwritten signature in black ink, appearing to read "P. Woods", is written over a horizontal line.

Phillip K. Woods  
Special Deputy Attorney General  
114 West Edenton Street  
Raleigh, NC 27602-0629  
Email: pwoods@ncdoj.gov  
Telephone: (919) 716-6052

Date December 10, 2013

For the State of North Dakota

A handwritten signature in black ink, appearing to read "Parrell D. Grossman". The signature is written in a cursive style with a large initial "P".

Parrell D. Grossman (NDBI #04684)

Assistant Attorney General

Director, Consumer Protection & Antitrust  
Division

Office of Attorney General

Gateway Professional Center

1050 East Interstate Ave. Ste. 200

Bismarck, ND 58503-5574

[pgrossman@nd.gov](mailto:pgrossman@nd.gov)

(701)328-5570



Date: December 11, 2013

For the State of Ohio

MIKE DeWINE  
The Attorney General of Ohio

  
MATTHEW J. LAMPKE (0067973)  
Mortgage Foreclosure Counsel  
30 East Broad Street, 15th Floor  
Columbus, Ohio 43215  
(614) 466-8569 - Telephone  
(866) 403-3979 - Facsimile  
Matthew.Lampke@OhioAttorneyGeneral.gov

Trial Counsel for Ohio

Date 12/12/2013

For the State of Oregon:

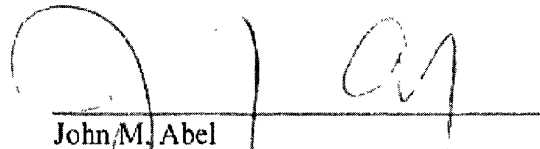


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Simon C. Whang,  
Assistant Attorney General  
Financial Fraud/Consumer Protection Sectn.  
Oregon Department of Justice  
1515 SW Fifth Ave Ste 410  
Portland, OR 97201  
simon.c.whang@doj.state.or.us  
971-673-1880

Date 10 13 13


For the Commonwealth of Pennsylvania  
KATHLEEN G. KANE, Attorney General:

A handwritten signature in black ink, appearing to read "J. M. Abel", is written over a horizontal line.

John M. Abel  
Senior Deputy Attorney General  
Pennsylvania Office of Attorney General  
Bureau of Consumer Protection  
15<sup>th</sup> Floor, Strawberry Square  
Harrisburg, PA 17120  
jabel@attorneygeneral.gov  
Tel: 717-783-1439  
Fax: 717-705-3795

December 13, 2013

For the State of Rhode Island:

A handwritten signature in dark ink, appearing to read "Edmund F. Murray, Jr.", is written over a horizontal line.

Edmund F. Murray, Jr.

Special Assistant Attorney General

Rhode Island Department of Attorney General

150 South Main Street

Providence, Rhode Island 02903

(401) 274-4400 ext. 2401

emurray@riag.ri.gov

Date 12/13/13

For the State of South Carolina:



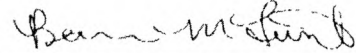
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C. Havird Jones, Jr.  
Assistant Deputy Attorney General  
PO Box 11549  
Columbia, SC, 29211  
SJones@scag.gov  
803-734-3654

Date: December 10, 2013

On Behalf of the State of South Dakota:

MARTY J. JACKLEY  
ATTORNEY GENERAL

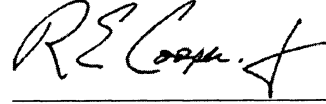


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Bethanna M. Feist  
South Dakota Attorney General's Office  
1302 E. Highway 14, Suite 1  
Pierre, SD 57501-8501  
Telephone: (605) 773-3215  
Facsimile: (605) 773-4106  
Email: Bethanna.Feist@state.sd.us

Date: 2/13/13

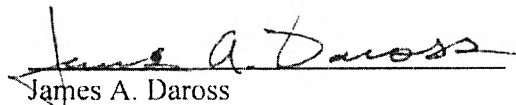
For the State of Tennessee:

A handwritten signature in black ink, appearing to read "R E Cooper, Jr.", written over a horizontal line.

Robert E. Cooper, Jr.  
Attorney General and Reporter  
Office of the Tennessee Attorney General  
425 Fifth Avenue North  
Nashville, Tennessee 37243-3400  
bob.cooper@ag.tn.gov  
(615) 741-3491  
DC Bar No. 393721 (inactive)

Date December 13, 2013

For the State of Texas:

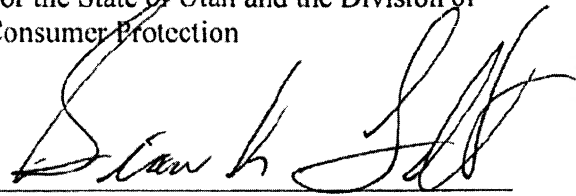
A handwritten signature in dark ink, appearing to read "James A. Daross", is written over a horizontal line.

James A. Daross  
Regional Managing Attorney  
Consumer Protection Division  
Office of the Attorney General of Texas  
401 E. Franklin Ave., Suite 530  
El Paso, Texas 79901  
[james.daross@texasattorneygeneral.gov](mailto:james.daross@texasattorneygeneral.gov)  
915-834-5801 (Direct)  
915-834-5800 (Main)  
915-542-1546 (FAX)  
Texas Bar No. 05391500



Date December 16, 2013


For the State of Utah and the Division of  
Consumer Protection

A handwritten signature in black ink, appearing to read "Brian L. Tarbet", written over a horizontal line.

Brian L. Tarbet  
Utah Attorney General (Acting)  
350 North State Street, Suite 230  
Salt Lake City, Utah 84114  
[btarbet@utah.gov](mailto:btarbet@utah.gov)  
(801) 538-1191

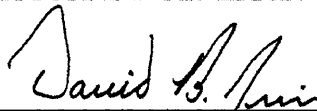
Date 12/12/13

For the State of Vermont:

  
\_\_\_\_\_  
Elliot Burg  
Assistant Attorney General  
Vermont Attorney General's Office  
109 State Street  
Montpelier, VT 05609  
eburg@atg.state.vt.us  
(802) 828-2153

Date December 12, 2013

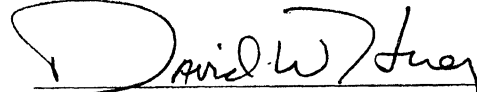
For the COMMONWEALTH of VIRGINIA,  
*EX REL.* KENNETH T. CUCCINELLI, II,  
ATTORNEY GENERAL:

A handwritten signature in cursive script, appearing to read "David B. Irvin", written over a horizontal line.

DAVID B. IRVIN (VSB #23927)  
Senior Assistant Attorney General  
MARK S. KUBIAK (VSB #73119)  
Assistant Attorney General  
Office of Virginia Attorney General  
900 East Main Street  
Richmond, Virginia 23219  
Telephone: 804-786-4047

Date 12/10/2013

STATE OF WASHINGTON  
ROBERT W. FERGUSON  
ATTORNEY GENERAL

A handwritten signature in black ink, appearing to read "David W. Huey", written over a horizontal line.

DAVID W. HUEY, WSBA # 31380

Senior Counsel

1250 Pacific Avenue, Suite 105

PO Box 2317

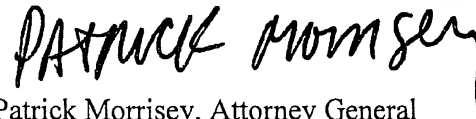
Tacoma, WA 98401-2317

DavidH3@atg.wa.gov

(253)593-5057

Date 12/13/2013

For the State of West Virginia

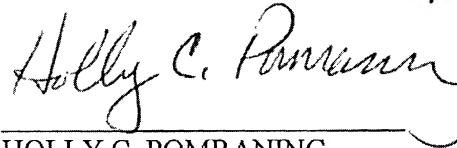
A handwritten signature in black ink that reads "Patrick Morrissey". The signature is written in a cursive, slightly slanted style.

Patrick Morrissey, Attorney General  
State Capitol Bldg. 1, Room 26-E  
Charleston, WV 25305-0220  
Patrick.J.Morrissey@wvago.gov  
304-558-2021

Date 12-11-13

For the State of Wisconsin:

J.B. VAN HOLLEN  
Attorney General

A handwritten signature in cursive script, reading "Holly C. Pomraning". The signature is written in dark ink and is positioned above a horizontal line.

HOLLY C. POMRANING  
Assistant Attorney General  
Wisconsin Department of Justice  
Post Office Box 7857  
Madison, Wisconsin 53707-7857  
Email: pomraninghc@doj.state.wi.us  
Tel: 608-266-5410

Date 12/10/13

For the State of Wyoming:

A handwritten signature in black ink, appearing to read "Peter K. Michael", written over a horizontal line.

Peter K. Michael

Attorney General

123 Capitol Building

Cheyenne, WY 82002

Peter.michael@wyo.gov


(307) 777-7841


Dated: December 11, 2013

Respectfully submitted,

IRVIN B. NATHAN  
Attorney General for the District of Columbia

ELLEN A. EFROS  
Deputy Attorney General  
Public Interest Division

  
BENNETT RUSHKOFF (D.C. Bar #986925)  
Chief, Public Advocacy Section

  
GARY M. TAN (D.C. Bar # 987796)  
Assistant Attorney General  
Office of the Attorney General  
441 4<sup>th</sup> Street, N.W., Suite 600 South  
Washington, DC 20001  
Telephone: (202) 727-6241  
Email: Gary.Tan@dc.gov

Attorneys for the District of Columbia



Date 12-16-13

Ocwen Financial Corporation and Ocwen  
Loan Servicing, LLC

By: 

Timothy M. Hayes  
Executive Vice President and General  
Counsel  
2002 Summit Blvd Fl 6  
Atlanta, Ga 30319-1560